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ABSTRACT

This document presents the papers delivered at a College Scholarship Service colloquium which focused on the problem of providing financial support for higher education of disadvantaged students. The papers are: "The Financing of Equal Opportunity in Higher Education: The Problem and the Urgency," by Stephen J. Wright; "Equality of Opportunity and Public Policy," by Alice M. Rivlin; "The Federal Government and Student Financial Aid: Some Reflections on 'Clout'," by Jack H. Schuster; "Student Reaction to Financial Aid Policies; A Black Student's Reaction to the Present System of Financial Aid," by Frank McClellan; "The Financial Drain on the Average-Income Student," by Kathleen German; "Chicanos and the Economic Problem of a College Education," by Frank D. Cervantes; "Financial Aid for Disadvantaged Students in Private Universities," by Humphrey Doermann; and "Black Students in a White University," by Carl A. Fields. A brief description of the colloquium and a list of the participants conclude the report. (AF)

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Financing Equal Opportunity in Higher Education

A College Scholarship Service Colloquium
Held at Mountain Shadows, Scottsdale, Arizona
November 9–13, 1969

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Foreword

The civil rights movement of the last half of the twentieth century was launched by the Supreme Court's call in 1954 for the desegregation of the nation's schools. In the years since, education has remained the principal arena of action; the right of access to it, the chief issue of principle. Meanwhile the words and emphases have changed. The underprivileged have become the disadvantaged; the disadvantaged, the minority/poverty populations; and they, in turn, have become simply the black (or the chicanos or the Puerto Ricans or the Native Americans) and the poor. And the movement, manned at first by visionaries from the white establishment, now takes its strength from those in whose name it was mounted.

The College Entrance Examination Board, spanning the gap in the nation's educational system between its secondary and higher levels, had its visionary movers too. Some started out vigorously to explore such topics as "discrimination and the disadvantaged" at an earlier colloquium on "The search for talent."[1] Others started out quietly but vigorously to desegregate our testing centers in the South—and succeeded—long before it was popular to do so. Recognizing that lack of privilege and advantage could not be instantly overcome at the point of transition between school and college, the College Board, in cooperation with a number of educational organizations, championed longer-range solutions such as Project 43 with the New York City Board of Education and Project Opportunity with the Southern Regional Education Board. These and other projects showed some results, but always slowly and at a price—at too great a price to be widely emulated and too slowly to satisfy the aspirations of students those programs reached too late; students who had moved beyond the point where they could be served at any price. Edmund Gordon and Doxey Wilkerson suggested in *Compensatory Education for the Disadvantaged,* published by the College Board, that efforts mounted elsewhere by schools and colleges in the first dozen years of the movement were merely ad hoc applications of traditional procedures that failed to affect the fundamental social problems that were, and are, the real issue.

Other projects and other publications followed. The College Board became active in the ghettos of a dozen cities through such activities as Project Open and Project Access, the Education Assistance Center on New York's Lower East Side, and the Los Angeles Clearinghouse. It supported the work that produced *Ethnic Higher Education—Negro Colleges in the 1960's* and published *Mexican Americans in School: A History of Educational Neglect* by Thomas P. Carter. It conducted research and sought ways to make its programs relevant to the needs of those segments of society they had not been originally designed to serve. In the process, the Board has asked members of minority groups to assume more and more of the task—as members of committees, researchers, consultants, and as College Board staff members—in an effort to make its programs more sensitive to the needs of the new clientele.

The assault that has been mounted to minimize and then remove the barriers that bar the way to equal access to higher education has achieved some measure of success. New talent has been identified and more students from our racial mi-

1. *The Search for Talent*. New York: College Entrance Examination Board, 1960, 132 pp.

norities are in college. Yet, the most stubborn barrier remains. All our efforts to identify and nurture talent in the minority/poverty communities and all our successes in generating aspirations to higher education will have been for naught if there are not the dollars to fulfill those expectations. That is why, 10 years after the colloquium on "The search for talent," the College Entrance Examination Board, through the auspices of its College Scholarship Service, convened representatives of the education and minority/poverty communities for this colloquium on financing equality of access to higher education.

To the colloquium committee whose members committed the CSS to the task; to the speakers who spoke, listened, and spoke back; to the participants who listened and then participated; and to Brad Craig who chaired it all, belongs the gratitude of all who believe in equality of educational opportunity.

George H. Hanford
Acting President
College Entrance Examination Board

June 1970

Introduction

The word "commitment" may well have been the apothegm of the College Scholarship Service colloquium on "Financing Equal Opportunity in Higher Education." The assemblage that met in Scottsdale, Arizona in November of 1969 bore little resemblance to the traditional gathering of concerned educators listening to erudite papers, and then departing to think of improbable possibilities for implementation of stout exhortations, firm recommendations, or subtle suggestions. Those who came to Scottsdale were intently involved in the proceedings. Representatives of the black, Chicano, Indian, and Puerto Rican communities were present and made their voices heard. Perhaps it was because a fairly substantial number of the participants were from the various minority communities that so much commitment to achieve the objectives suggested by the topic of "financing equal access" was expressed, and so many were moved to actively recommend that specific plans be made to pursue specific goals. "Volatile" might be a good word to describe the four-day session.

Those present quickly recognized that widespread lip service paid to phrases such as "equal access" and "open door" in the admissions process is not enough. Indeed, the phrase "open door admissions" is merely a sobriquet to those who aspire to higher educational objectives but do not have the funds to finance the total cost of attendance even at those institutions that charge no tuition. Much more is required in order to fully and squarely engage the problem of making equal access a reality. It has been widely recognized for the past five years that the current evolutionary phase in our higher educational processes and commitments to new student constituencies has been accelerating. However, though the higher education community clearly recognized the coming demand for equal access, passive observance of this phenomenon has, perhaps, been one weakness readily ascribable to our educators and their institutions. Those in attendance at the colloquium were strident, but not overbearing, in their assertions that this was not to be another passive exercise in rhetoric but should lead to positive action and a planned program for that action.

Some of the questions to which the assembled participants addressed themselves concerned true equality in access and how it might best be attained for all, regardless of what one's heritage may have been; and the funding necessary to provide the opportunity to participate in the higher educational programs now so widely available in this country to those who have or can obtain the wherewithal.

From the recognition of some of the problems came the recommendation that the CSS convene a panel composed of representatives of the major groups of minority populations in the United States. The panel was to be charged with the task of producing a document identifying the needs of minority groups and containing a workable program for implementing massive financial aid for higher education for low-income families in these populations. At its first meeting on May 11, 1970, the panel recommended full funding for the Educational Opportunity Grants Program. It also outlined the general barriers to higher education for low-income and minority populations in this country. The barriers that exist may be classified in four major categories: national, community, institutional, and communications. The specific problems that have been identified within the scope of each of these major areas will be part of

the panel's report. Examples of these would be inadequate funding of grant aid programs at the national level; ineffective commitment on the part of institutions in the design of complete programs of access and retention; inherent socioeconomic handicaps of low-income families at the community level; and poorly developed channels for distribution of vital information on opportunities for access to higher education and the necessary financial support at all levels: national, community, and institutional. It is hoped that the panel's final report will recommend solutions to some of these problems. It is expected to be ready almost concurrently with the distribution of this colloquium report.

Perhaps I can convey a sense of my feeling about both the colloquium and its consequences. First, the colloquium did have a sense of urgency about it. One had the distinct feeling that we had talked so long, too long, about our educational problems, without the input truly needed from the minority and low-income populace that would move us toward an impartiality, a fairness, an equity in access to the world's broadest and most comprehensive program of higher education. At this colloquium, however, at least a sampling of this input, so acutely needed, was present. Those from the minority populations spoke freely, thoughtfully, and demandingly. Their voices contributed to the sense of urgency that I have attempted to communicate. And the requests, demands, and even gentle ultimatums could not be regarded as unpropitious. As a society, Americans are deeply involved and committed to the concept of fair play and equity. This concern is demonstrated by many instances in this country's history.

One example from history is the program that supposedly benefited both our society and individuals within it; the Homestead Act of 1862. Not only were people who never before had a chance to own property of their own suddenly given this opportunity, but also the nation apparently was to reap benefits. Poor planning and lack of adequate education and programing eventually contributed to the dust bowl of the thirties and all its attendant problems, just as continued poor planning for equality in access to higher education could create even greater societal problems for us in the future.

The Morrill Act of 1862 attempted to give a greater choice of educational options at a wider variety of institutions to a broader spectrum of our society. It accomplished this purpose only to a limited degree because the institutions themselves strived against each other to achieve elitest standings in the academic world, and many institutions accomplished their purpose very effectively in the two decades following World War II.

The GI Bill was also a compensating program. It was conceived as a reward to the soldiers for defending the nation in World War II. This bill worked perhaps more effectively than any other federally conceived and subsidized educational program in bringing to our universities and colleges people from different backgrounds: social, economic, and ethnic.

The examples above are but a few of the methods that have been devised to attain different concepts of equality of opportunity in American society. Therefore, the exhortations, the demands of those who have been too long excluded from higher education opportunities are not untoward, and the concept of compensation is not new or unique. Furthermore, the benefits to be derived will not be limited only to the newly identified recipients; they will also accrue to our society.

Those in attendance at the colloquium were deeply involved in their commitment to develop a working model for postsecondary opportunity for all, and particularly for those previously excluded: the low-income families from all populations. Therefore, the recommendation for a course of action was well founded. The thrust for a vehicle with which to propose these recommendations was sound. Compensatory measures for funding educational opportunity for these populations are not specious. They are most pertinent and of the greatest importance to our society in the immediate future. Vast loan programs are not the answer. Recommendations for that kind of aid simply demonstrate a lack of sensitivity and understanding of the societal problems in the minority/poverty population. Those in attendance at

the colloquium were adamant in their recommendations for massive grant aid to the low-income populations of this country in order to support their attempts to achieve the higher educational opportunities now available to 60 percent of the secondary school students in the United States.

Lincoln said in his first message to Congress in 1861 that the first purpose of government was to "elevate the condition of men—to lift artificial weights from all shoulders; to clear the paths of laudable pursuit for all. To afford all an unfettered start and a fair chance in the race of life."

The colloquium at Scottsdale, Arizona, though it may not have been aware of Lincoln's message, stoutly endorsed its substance.

Alexander G. Sidar Jr.
Executive Director of the College Scholarship Service

June 1970

The Financing of Equal Opportunity in Higher Education: The Problems and the Urgency

by Stephen J. Wright

The financing of equal opportunity in higher education cannot be considered with any real degree of validity apart from the larger problem of which it is a very significant part: that of providing equal opportunity for higher education for all Americans who desire it and who can profit from it.

If ours is to be a society in which there is equal opportunity for all its citizens, then equal opportunity for higher education must become a national imperative, for it is becoming clearer with each passing year that education, and especially higher education, is by all odds the most powerful instrument by which the American people—irrespective of race, creed, or national origin—raise their socioeconomic status and improve their style and condition of life. Horace Mann, more than 100 years ago, assessed the situation correctly when he asserted that education "beyond all other devices of human origin, is the great equalizer of the conditions of men."[1] John Kenneth Galbraith put it more succinctly when he said: "In recent times education has become the difference that divides."[2] But no one has summed up the relationship between education and equality of opportunity more accurately and more eloquently than John Gardner. "Ultimately," he said, "education serves all of our purposes—liberty, justice and all our other aims—but the one it serves most directly is equality of opportunity. We promise such equality and education is the instrument by which we hope to make good the promise."[3] Thus the overwhelming majority of those who are denied an equal opportunity for higher education, for whatever reason, are condemned to a life of second-rate opportunities, menial employment, and, too frequently, unemployment—all adding up to substandard incomes and substandard lives for both themselves and their children. Furthermore, the more scientific automated, and computer-oriented our society becomes, the greater the probability that those deprived of equal opportunity for higher education will suffer the predicted condemnation.

The only realistic way to approach the problem of equal opportunity for higher education is by means of a national system of universal higher education. The earliest notion of a system of universal higher education to receive serious national attention, as a suggested national goal, appeared in the 1964 Democratic platform. "Our task," it said, "is to make the national purpose serve the human purpose; that every person shall have the opportunity to become all that he is capable of becoming. . . . Regardless of family financial status, therefore, education should be open to every boy or girl in America *up to the highest level which he or she is able to master.*" (Emphasis supplied.) In November 1969, in a series of papers prepared for the Joint Economics Committee of the Congress, Alice Rivlin and Jeffrey Weiss brought the notion of universal higher education to the direct attention of our Congressmen. As the authors stated it: "Higher education is becoming as necessary to good jobs, productivity and status in the community as secondary education was a generation ago. Provision of a free public higher education seems as

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1. *Lectures and Annual Reports,* Mary Mann, ed. Cambridge, Mass.: 1867.
2. *The New Industrial State.* Boston: Houghton Mifflin Company, 1967.
3. *Goals for Americans: The Report of the President's Commission on National Goals.* Prentice-Hall, Inc. 1967, p. 81.

much a part of the public duty as free public secondary education was then."[4]

Not only is free public higher education an absolute condition for equality of opportunity, it is a feasible goal in this nation, the richest in the history of the world. But that is not all. Those who suffered poverty and disadvantage in the past have come to realize that such inequality is not ordained by God and there is emerging in the nation a powerful and insistent demand for relief from poverty and disadvantage—a demand for equal opportunity. And this demand is coming from some 22 million black Americans, some 6 million Mexican Americans, more than 1 million Puerto Rican Americans residing in the continental United States, and nearly 1 million American Indians—or a total of some 30 million Americans, excluding for the moment the 18 million white Americans with incomes below the "poverty line." Not only have these Americans begun to make insistent demands for relief from a situation that guarantees inequality for them, but they have begun to agitate for that relief and this agitation will undoubtedly shift to disruptive confrontation in their effort to translate those demands into reality; and there is every reason to believe that the use of such tactics will be escalated until such time as substantial equality shall have been achieved.

The problem of equalizing opportunity for higher education is an enormous one. It is national in scope, but very uneven in its degrees of seriousness. At the present time, for example, it is much easier for a black high school graduate who is not in the top 10 percent of his class to enter a regionally accredited college in Georgia than it is for him to enter a college in the states of New York and New Jersey.

But let me be more specific in suggesting some idea of the magnitude of the problem. Approximately 14 percent of the college-age population of the nation is black, Mexican American, Puerto Rican, or Indian, but they constitute less than 2 percent of the enrollment in predominantly white, four-year colleges and universities. The number of black students being educated beyond high school, including those enrolled in the predominantly black colleges and universities, will have to be multiplied about 2.5 times to equal the rate at which white Americans are now going on for higher education, and the situation is much worse for Puerto Ricans, Mexican Americans, and Indians.[5]

The disparities at the graduate and professional levels are greater by far than those at the undergraduate level. For examples, only 2.4 percent of the students enrolled in the 98 medical schools of the nation are black, and less than 2 percent of the graduate enrollments in the universities are black—although blacks constitute nearly 12 percent of the population. Stated another way, there are only about 5,500 black physicians in the nation, when there should be approximately 25,000 to equal the percentage in the white population; there are about 4,500 black lawyers in the nation, when there should be some 27,000. There are fewer than 350 young black men in accredited theological seminaries to supply the needed spiritual leadership of more than 50,000 churches. And, it is estimated that there are only about 600 Mexican American lawyers practicing in the five Southwestern states and only about a dozen Indian lawyers. These examples are indicative of the general problem in other graduate and professional fields as well.

Not only is the problem of equalizing opportunity for higher education an enormous one from the standpoint of numbers, but the road to equality is strewn with other formidable and stubborn barriers, among them being: the high dropout rates for minority/poverty groups at the high school level; the counseling system that misguides too many into nonacademic curriculums in the high schools; the poor quality of the education these students receive in ghetto schools, which severely limits the quality of the institutions

4. "Social Goals and Federal Support of Higher Education—The Implications of Various Strategies" in *The Economics of Higher Education in the United States—A Compendium of Papers Submitted to the Joint Economic Committee, Congress of the United States.* Washington, D.C.: U.S. Department of Health, Education, and Welfare, Office of Education, 1969.

5. See Alan E. Bayer and Robert F. Boruch, *The Black Student in American Colleges.* Washington, D.C.: ACE Research Reports, Vol. 4, No. 2, 1969.

they can enter; the low aspirations born of poverty and the absence of emulative examples of college graduates in minority/poverty families; the comparatively higher college dropout rate for black students—28 percent at the end of the freshman year as compared with 18 percent for whites. But the most formidable of the barriers is insufficient family income, a barrier that the educational community does not fully understand and a barrier that will doubtless be the most difficult to remove. And it cannot be dealt with sympathetically and effectively without an understanding of its magnitude, its pervasive effects, and its relationship to other factors complicating the problem of equalizing opportunity for higher education.

The family income is not only the most important single factor determining whether the black youth, in the overwhelming majority of cases, will go on for some type of higher education, but with limited exceptions it also determines the type of institution he can enter and, therefore, the quality of the education he is likely to receive.

The median annual income for black families is approximately $4,939 or only 59 percent that of white families. This means, of course, that 50 percent of black families have incomes *below* $4,939, and such families cannot, in any realistic terms, make any financial contribution toward the education of their children. Furthermore, in the South where slightly more than 50 percent of black people still live, their median income is below $4,000![6] And we know that less than 20 percent of those who are graduated from high school and whose families have incomes below $3,000 go on to college, as compared to 87 percent of those whose families have incomes of $15,000 or more.

In such families there is little, if any, basis on which the black youth can anticipate any education beyond high school, and this makes a critical difference in the motivation he brings to his high school studies. In other words, he is the victim of a situation in which the price of excellence makes no sense; a situation in which a college education is scarcely more than an idle dream; a situation that does not hold any realistic hope for a life any different from the lives of others released from school in his neighborhood (nearly 25 percent of whom were unemployed in 1968, if they were still below 20 years of age); a situation in which there are few, if any, college graduates who could serve as emulative examples for those still in the public schools.

For, after all, the prediction formula for those going on for higher education is as simple as it is deadly: If you happen to be born into a family that is white and Protestant or Jewish, with a mother who is a college graduate, and with an annual income of $15,000 or more, your chances of going on for higher education, assuming just average intelligence, are 90 percent or better. On the other hand, if you happen to be born into a family that is black, with an annual income of $4,939 or less, with a mother who stopped school at the end of the ninth grade, your chances of going on for higher education could be as low as zero.

It is this situation that a rich and, it is hoped, enlightened nation must correct, or face the consequences of the wrath and bitterness of a group that by 1980 will constitute at least 13 percent of the total population and at least 40 percent or more of the population of most of the larger cities in the nation; a group with little or no equity in the economy and, therefore, with little or nothing to lose—the formula for social dynamite!

As we contemplate the problem we should remember the highly relevant words of a critic of our society: "If society is not a divine institution it is made by man and man is free to do with society as he likes. There is then no excuse for having a *bad* society, and we must make a good one without delay. For this purpose you must take power and you can take power over a bad society only by revolution; so you must go ahead and make the revolution. Moreover, to achieve a comprehensive improvement of society, you need comprehensive power so you must regard all resistance to yourself as high treason and must put it down mercilessly."[7]

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6. Andrew F. Brimmer, "The Economic Future of Negroes," *The American Scholar,* Autumn 1969, p. 632.

7. Michael Polanyi, as quoted by Daniel P. Moynihan in "Politics as the Art of the Possible." *The American Scholar,* Autumn 1969, p. 579.

The problems incident to the financing of equal opportunity in higher education extend far beyond those of making determinations of need and putting together packages that somehow enable students to meet the minimum expenses involved in the continuation of their education beyond the high school. This activity generally takes place at the college level, a point at which too many students are long since lost because they have been given no clear, early understanding of opportunities that do exist and have, therefore, given up hope—that sustainer of the human spirit. The loss of students before they reach college age means that a great deal more than we have even attempted needs to be done down in the lower grades before irretrievable opportunities are lost. And when we pause to ponder all these and related problems, we begin to see something of the magnitude of the problem of multiplying the number going on for undergraduate study by 2.5 and the number going on for graduate and professional study by coefficients of 5 or more.

With educational costs rising as they are, the evidence tends to indicate that total or near total financial aid will be required for the overwhelming majority of blacks, Puerto Ricans, Mexican Americans, and Indians to bring their college-going percentages up to or near the college-going level that white Americans now enjoy.

The larger aspects of this task can be undertaken only by the federal government. Rivlin and Weiss' comment on this point is especially relevant: "If a high priority is given to improving equality of opportunity—as we think it should be—then the establishment of a major student aid program, ensuring that all with the ability are able to go to college, is the first order of business for the federal government. We believe that federal subsidies should be available to all those who can gain admittance to an accredited institution of higher education, but do not have funds to go." [8]

The question that will inevitably arise is: How should the federal government approach the task? Poor, college-age blacks, Puerto Ricans, Mexican Americans, and Indians have very limited political sex appeal. Furthermore, any legislation directed toward their relief must have "universal" application, and when the college-age children of the 18 million poor whites are added, as a roughly similarly situated group, the political appeal will be strengthened and the cost will rise accordingly. But, let no one tell you that the nation cannot afford to equalize higher education, for with only a 4 percent annual increase we will have a $1.4 trillion economy by 1980.

Among the measures being considered, those that are likely to be the least effective among minority/poverty groups are the education opportunity bank and the tax credit ideas. Those students from families with median incomes of $4,939—and especially those below the median—are already burdened with debt and they tend to fear loans that, over a four-year period, can easily exceed the annual incomes of their families. The tax credit notion has great political sex appeal, but is clearly directed toward the people who pay substantial federal income tax—the middle class. Those measures that are most likely to go to the heart of the problem are the ones providing straight grants-in-aid to students based on need and the ones providing capital facilities to provide space for those students when they reach college. In addition, a cost-of-education supplement may very likely be required to help make up for the difference between student tuition and the actual cost of instruction. Almost as important as providing the funds will be the necessity for multi-year commitments by the Congress to their proper administration, so that the word concerning the availability of the funds gets down to the disadvantaged of the nation and the goal of lifting their horizons and their hopes when it counts is realized.

In the meantime, with the war in Vietnam still draining the resources of the nation, there appears to be no commitment on the part of either the Administration or the Congress to develop programs equal to the dimensions of the problem. It becomes the responsibility of the educational community, therefore, to help build the national sentiment for such a program. The source for much of the information that presidents of institutions need for speeches and for communications to their Congressmen, the information needed to

8. *Op. cit.*, p. 2 of this paper.

persuade the voting public, should be coming from financial aid officers who are close to the actual problems, but, it may be hoped, not so close, that they will not be able to see the forest for the trees—the "trees" of technical minutiae involved in the formulas for determining need and disbursing available funds.

While the national sentiment is being built, there is, I think, a critical need to take a new look at our current practice with the purpose of seeing that funds now available are not squandered merely to buy talent with inflated estimates of student needs, or, as has been the case with some scholarships in the past, to sustain the expensive tastes of the overprivileged.

The controlling fact for the minority/poverty groups is that they have thus far been excluded from the benefits of the great American dream and promise of equal opportunity, for a variety of illegitimate reasons. For them the dream and the promise have been a delusion. Israel Zangwill, in his play *The Melting Pot,* helped to perpetuate the delusion. "America," he said, "is God's crucible, the melting pot where all races of Europe are melting and reforming. God is making the Americans." Where minority groups are concerned, it isn't so. Only concerned Americans can make Americans, and the equalization of opportunity in higher education is the surest way to make people in our minority/poverty population the kinds of Americans they are striving to become.

Equality of Opportunity and Public Policy

by Alice M. Rivlin

When Mr. Craig first talked to me about coming to this conference we devised the title above for what I was to say. At the time it didn't sound to me like a very difficult subject. I had just finished three years in the federal government. I thought I knew what equality of opportunity was, and what policy was, and something about public policies that might further equality of opportunity. In the few months that have passed since we had this conversation I have had a little more time to think. Furthermore, events are moving very rapidly; many other people are thinking and acting. I am no longer so sure I know what equality of opportunity means or which public policies would achieve it.

What I'd like to do, if I may, is give two speeches. One reflects what I would have said a few months ago. The second is an effort to raise some additional questions about the meaning of equality in the light of rapidly changing events.

Toward the end of the Johnson administration I was handed an assignment: I was asked to help define the federal government's priorities for higher education. I chaired a committee that included my friend Harold Howe II, then commissioner of education, and other members of the federal educational "establishment."[1] We set ourselves the task of thinking through what federal policy toward financing higher education ought to be, with the ultimate objective of making some recommendations to President Johnson. Since one can't talk about policy without a clear idea of objectives, we spent a good deal of time thinking about the objectives of the federal government as they relate to higher education. We came up with a long list of objectives, but the principal ones boiled down to four. The first was the furthering of equality of opportunity; the second was improving the quality of American education. These first two objectives were to be achieved without damage to either of our other two: diversity of higher education and the autonomy of institutions of higher education. But when it came to defining these four general objectives we encountered great difficulty.

Diversity seems easiest to define. Clearly, we want a system in which there are many different kinds of institutions—large and small, church-related and nonsectarian, public and private—with different standards and different kinds of curriculums. We always spoke of preserving diversity, as though we thought we had it. But if one thinks seriously about American higher education, it seems to me, its most singular characteristic is not its diversity but its uniformity. College catalogs look depressingly alike: names of courses, credit hours, and all those things seem almost identical. We have diversity in some dimensions—surely in size and in standards. But there are many other ways in which diversity would be desirable. Students have brought these to everyone's attention.

Autonomy presumably means that the federal government shouldn't tell the colleges what to do. Everyone agrees to that. It begs the question of who *does* make decisions in colleges: Is it students? Is it faculty? Is it administration? The subject is on everyone's mind. But it wasn't so important a few years ago, and I don't think we worried very much about it at all in our deliberations over federal policy. We were only voicing the conven-

1. U.S. Department of Health, Education, and Welfare, Office of the Assistant Secretary for Planning and Education, *Toward a Long-Range Plan for Federal Financial Support for Higher Education* (A Report to the President), Washington, D.C.: U.S. Department of Health, Education, and Welfare, January 1969.

tional idea that no one wants the federal government to tell colleges what they can and cannot do.

"Quality" is even harder to define, but it does seem to be related to the amount of resources devoted to the individual student. A college or university with more faculty or better trained faculty, with more buildings or better buildings, with more books and laboratories, is probably better. We don't know how to measure quality any other way.

Finally, the committee tried to identify what was meant by equality of opportunity. Most people thought then, and perhaps still think, that equality of opportunity meant insuring equal chances for higher education to people of equal "ability. We didn't know how to define it more concretely, but we knew we hadn't yet achieved equal opportunity. We knew that students with the same high school grades or the same test scores, or whatever you want to use as a measure of ability, did not in fact have the same likelihood of going on to higher education. Those from lower income groups had less of a chance than those from higher income groups, and blacks had less of a chance than whites. Presumably, this unequal opportunity has to do with the price of higher education; if one could remove the economic barriers to higher education, one would enhance equality of opportunity. Now, everyone on the committee also knew that the chances of having equal test scores, or equal high school grades, or equal achievement in whatever measures used, were also unequal for different racial or economic groups. But we didn't consider it our problem to improve high schools and elementary schools, and to make family incomes more equal. We weren't called upon to solve all the problems of the world—even if we could have. We were unwilling to take on problems that had to be solved through action primarily outside the area of higher education policy. But we were willing to take on part of the problem. Certainly, there are young people whose true abilities are not recognized; the kinds of standard measures we use don't measure true abilities. However ability is recognized, these students will need special programs and special attention so that their true potential may be developed.

Having defined goals to our reasonable satisfaction, we then began to look at various possible federal policies that would reach these goals—federal policies involving transfer of money. We looked at institutional aid of various sorts; we looked at student aid of various sorts; and we looked at combinations. We concluded that the choice between more federal aid to institutions and more federal aid to students depends largely on which goals are emphasized. If one is worried most about quality in American higher education—and the way to increase quality is to increase the resources per student—then institutional aid from the federal government, or from any level of government, is the best and most direct way of getting more resources into institutions of higher education quickly. Student aid is a more indirect route. Massive student aid programs would allow colleges and universities to raise tuition more rapidly than they would otherwise, thus getting more resources into the system. Not surprisingly, those who run colleges and universities favor the institutional approach; then, not only is quality improved more directly, but also the resources are at their own disposal.

However, to reach the other goal, equality of opportunity, the most direct route is through student aid. One can emphasize grants. One can emphasize loans. One can emphasize combinations. But the most effective way of giving more low-income students a chance for higher education is to give them money.

The other two goals—autonomy and diversity—one can argue both ways. In line with our general views that government shouldn't interfere with what is taught on campuses, and should play fair with all kinds of different institutions, autonomy and diversity could be preserved to the extent that they are now through either route.

Having gone through what now seems rather obvious reasoning, we came out with a series of recommendations. Our report emphasized equality of opportunity. We examined the statistics that were available—and they weren't very good ones—and we were not persuaded that quality in terms of resources per student was the critical problem facing American higher education. Resources per student are rising rapidly.

They are rising particularly rapidly, believe it or not, in the private institutions that have been complaining the loudest about the crisis in financing higher education. It is certainly true that many institutions are in trouble. But in general, from the standpoint of resources per student, American higher education looks pretty healthy.

The statistics about equality of opportunity are less heartening. Clearly, even using our very limited definition, equality of opportunity is something we don't have now. Therefore, the advisory committee thought that the goal of highest priority for federal action was to improve equality of opportunity. We therefore recommended a major student aid program that had essentially two elements. One was a substantial federal grant program that would guarantee the needed resources to any student who could get himself admitted to an accredited college. Specifically, a student could apply and be declared provisionally eligible during his junior year in high school or even in his sophomore year, so that he would know that he was guaranteed aid. He could then confidently count on being financially ready to go to a college if he were admitted. He would apply, submit a statement about his family income, and receive a provisional grant that would say in effect: If your father doesn't strike oil and you get yourself admitted to college, you are guaranteed a sum of money that will enable you to go.

We tied to the student grant a proposal for a cost-of-education allowance to the college that takes the federally aided student. This allowance was partially to lessen the burden on the colleges that would have to expand to accommodate students who would not otherwise have attended colleges at all, and partially because low-income students might require special services in order to stay in and profit from our present educational system. The cost-of-education allowance would be a form of institutional aid. I think it is preferable to general institutional aid (based on total enrollment or some similar formula) because it rewards institutions who make an effort to serve low-income students. We also advocated a federal loan bank, not as a substitute for grants but as a supplement especially for middle-income students ineligible for grants.

Several bills have been introduced in Congress to carry out our proposals and to meet the problem in other ways. But I have my doubts that Congress will act soon on any major new higher education proposals. There is considerable reluctance in Congress to do anything for higher education right now. They want to wait and see what is going to happen. They don't want to be handing out money to students who are throwing furniture out the windows and occupying buildings. The congressional friends of higher education are lying low. They aren't pushing their luck, because they think they might not win.

I have the impression that the Nixon administration has not yet begun to think about higher education. I don't say this critically. The administration has been in office a short time and has had many pressing problems to deal with, some not of its own making. It was obvious that the welfare system had to be reformed. That was the pressing priority of the Department of Health, Education, and Welfare. They worked hard on that and came up with a plan. They have problems with skyrocketing costs of Medicare. Military policies, coupled with the decision to hold down the entire budget, have imposed stringent limits on the Health, Education, and Welfare portion of the budget, and even that portion is already burdened with its own uncontrollable elements such as public assistance. Given these constraints, I think the department has quite wisely decided higher education can wait. As I read it, the administration has not adopted a negative policy; rather, it has not adopted any policy at all.

However, I would rate the chances fairly good that something substantial will happen on the student aid front in the next few years. That may be overoptimism, but it is based on a number of things. The kind of reasoning about priorities that went into our report (the Rivlin Report) and into the Kerr Report and into other statements of recent years is beginning to penetrate. The problem of equality of opportunity is getting across to congressmen. There is much less pressure for across-the-board institutional aid than there was a few years ago. One reason is that the institutional aid push was "crisis talk"—warning ominously that without added money, American

higher education would go under. For some time we have had a mixture of some institutional aid and some student aid. And somehow the colleges survived.

On the basis of these trends, I would expect that a major student aid program, combining federal funds for grants and loans, will receive very serious consideration and perhaps favorable reaction in Congress in the next few years. I would expect financial aid officers to be reasonably enthusiastic at this prospect, except for one thing: the Kerr and Rivlin proposals would put most aid officers out of business; at least the activities they are engaged in now would no longer be needed.

The scholarship and grant program and the loan bank that we are advocating would put money directly in the hands of students as the GI Bill did; the procedure would not involve the college financial aid offices. Students would come to the colleges with green checks in their hands. The arguments for the direct student aid approach are several. One is that low-income students are at present deterred from going to college by the discouraging need to be admitted first, and to approach the student aid officer for the means to pay afterwards. If a student has to get admitted into a college first and then go to a bank and ask for a loan, he may never get to college. The thought behind the student-oriented payment is that, if one educates students to the idea that the money necessary to attend college is theirs by right, and they may shop around for a college, it may make higher education seem more desirable and attainable.

The other argument for giving funds directly to students rather than to institutions is a consumer power argument. It is alleged that one way to increase the responsiveness of institutions to the needs of students is to put more purchasing power in the hands of students and let institutions compete for customers.

Let me stop at this point with what I regarded as my first speech—the speech I would have made a year ago—and raise a few more facts and questions that have occurred to me since then. Some interesting statistics put together recently by a few of my colleagues hit me rather hard and raised some questions in my mind. A bright graduate student who is working with me recently looked at the impact of the federal programs we now have, to see the family income levels of students who are now being aided by federal programs. These computations are rough, but interesting. If you thought that federal funds went disproportionately to low-income students, these numbers might surprise you. Federal research money, of course, goes largely to institutions that serve middle- and upper-income students. So do many other forms of institutional aid. Student aid is more redistributive, but even student aid is not heavily concentrated on the lowest income group. Colleges that serve lowest-income students don't participate very heavily in our present student aid programs. The two-year colleges do not for a variety of reasons; many small colleges that serve low-income students don't either, partly because of matching requirements of the Educational Opportunity Grants Program. Whatever the reasons, the fact is that although student aid money from the federal government looks as if it is distributed more evenly than funds from other aid programs, it is still not distributed in a way that would be desirable if the goal is to direct the federal subsidy to those with the lowest income.

I'm sure similar statistics apply to state subsidies to higher education. W. Lee Hansen and Burton Weisbrod did an interesting computation for California.[2] That state has the most heavily subsidized public education system of any state in the union and its public higher education is among the widest in availability. Even in California, however, upper-income students go to the most expensive institutions and remain longest; low-income students go to the least expensive colleges and don't stay as long; so that even California is, in effect, subsidizing higher-income students more than lower-income students.

The point can be made another way. Another one of my colleagues, Edward Denison, examined some of the public subsidies to higher education in relation to students' abilities, using high

2. W. Lee Hansen and Burton Weisbrod, *Benefits, Costs, and Finance of Public Higher Education*. Markham Series in Public Policy Analysis. Chicago: Markham Publishing Company, 1969.

school grades as measures, and tried to calculate how the nation is transferring resources to students in relation to ability.

Again, the results shouldn't be surprising. We subsidize our high-achieving students amazingly heavily, and our low-achieving students almost not at all. Denison estimates that white boys who get A's in high school receive at least $6,000 worth of investment in their future education, probably closer to $10,000; and white boys who get C's receive an average of only about $1,000. The numbers for girls are lower, but the ratios are the same. Now the question is does this make sense? It has always been accepted as axiomatic that the nation had to distribute its subsidies to those who were by some measurable criteria most able. The liberals in the educational community were willing to admit that the criteria weren't very good, and that many people with real ability don't demonstrate it by high school grades. But that's not the point here. Does it basically make sense to put more of our national resources in those students who have high ability, than in those who have low ability?

As an economist, one might argue that there's a higher rate of return on the investment in the able than in the less able. I don't know of any evidence for this, but supposing it were true that the nation added more to its gross national product by investing in its ablest rather than its less able students. Even if this were true, it does not follow that the public should bear this subsidy, since this increased output shows up principally in the later incomes of those who get the more expensive educations.

In order to argue for more of a public subsidy to the able than to the less able, one really has to argue that there are public benefits beyond the incomes of the individuals involved that justify this kind of distribution of subsidies.

If you think subsidizing the able is obviously "right" let me suggest an example for you to think about. If a parent had two children, one of whom was borderline retarded but might, with intensive special education, be able to function, while the other was pretty bright, and if that parent didn't have a lot of money, it is not at all obvious which child he would help most. Many families would decide to get the less able child over the hump so he would at least be able to function, on the assumption that the bright child could take care of himself.

I don't know exactly what form this debate will take on the national level, but I suspect that it will be the subject of controversy over the next few years.

James S. Coleman has written an interesting study about elementary and secondary education.[3] It points out that the children coming into our school system now are very different from children coming in a few years ago. They are information rich and experience poor. By the age of six they've been subjected to a tremendous range of information from the electronic media and very little direct experience. So the kinds of schools we set up a century or so ago to handle the child who had very little contact with the world beyond the walls of the farmhouse are perhaps no longer appropriate. The teacher who could read and lecture and convey to this child with limited horizons a whole new world with which he was unfamiliar was a very important figure; direct experiences could be taken care of at home. We now have a different kind of child; it's not at all obvious that we should be putting our resources (at school, at least) into adding to his already extensive information. Many schools are, of course, already concerned with helping children to use, order, and apply information, but the public is rather confused as to whether the children are really learning anything. It would seem to me that this thought is perhaps even more true at the college level. We are now getting college students who have a vast fund of information and easy access to a lot of other information. The lecture system is a very inefficient, expensive way of conveying information, and may not be what the students need or want. Part of what they may be telling us these days is that they need more direct experiences, more on-the-job and action experiences. I am also not wholly convinced that students know

3. James S. Coleman, "Education in the Age of Computers and Mass Communication." Paper prepared for Johns-Hopkins Brookings Lecture Series on "Computers, Communications and the Public Interest," December 1969.

how to analyze, criticize, and synthesize their wealth of information. It may be that the expensive kind of information we're giving able students should be scrapped in favor of a different kind of education for them and a heavier investment in the less able student.

As for student aid, I still believe in the basic thrust of the Rivlin Report. A major student aid program at the federal level is probably the most important single thing the federal government should do about higher education at the moment. But a question about it remains: If we put money directly into the hands of students, would we have more of a track system in higher education than we have now? Would we have students flocking into the most selective colleges? These colleges could afford to be even more selective because every "A" student would come with his check in hand, even if he didn't have much family income. Would we be shunting our less able students, rich and poor, into second-echelon institutions? For the past century or so, a lot of second-echelon institutions have not been so strictly stratified. Even though they were not so prestigious, they included a reasonable number of good students who were there because they couldn't afford to go anywhere else.

If the financial barriers to higher education are entirely removed, so that everyone could afford to go to the institution he is able to get admitted to, should admissions policies be changed? Will we be financing a track system in all our educational institutions, public and private? Would that be good? If not, how should admissions policies be reoriented, to get a different mix of students in all kinds of institutions?

The Federal Government and Student Financial Aid: Some Reflections on "Clout"

by Jack H. Schuster

I am delighted to have this opportunity—indeed I have been hungering for the chance—to review certain aspects of the financial aid community's role in shaping student financial aid policy in Washington. As the assistant director of admissions at Tulane University for three years, I became deeply concerned about broadening access to higher education. At that time, working for Cliff Wing, then president of the Association of College Admissions Counselors, I was afforded an overview of how professional organizations concerned about admission to college functioned. For the past several years I have worked for Congressman John Brademas, chairman of the House Select Subcommittee on Education, and a champion of the proposition that access to higher education must be swiftly and decisively expanded.

From my Capitol Hill vantage point, I have observed and worked with a multitude of education groups doing combat, occasionally with each other, to increase their respective shares of the federal education pie. These experiences have led me to a sobering and not particularly flattering thesis:

The admissions and financial aid communities have been much less effective than they might have been in shaping federal policy to expand access to higher education.

I need not dwell on the inequities afflicting the present system of student financial aid. Nor is it necessary to discuss at length the inadequacies of existing federal support for economically disadvantaged college aspirants. A few items will suffice to suggest how great these inadequacies are, and will underscore the urgent need for admissions and financial aid officers to strengthen their influence on federal policymaking.

The upper limit of $1,000 for a grant under the Economic Opportunity Grants Program (EOGP) becomes less adequate each year. As the Rivlin Report has indicated, since the EOGP was first enacted in 1965, tuitions have soared an average of almost 50 percent.[1]

Despite the dramatic increase of federal funds made available since 1963, a mere 11 percent of freshmen who enrolled in the mid-1960s came from families constituting the nation's lowest socioeconomic quartile. (At least 40 percent of enrolling freshmen were children of parents from the highest socioeconomic quartile.)

Among families having college-age children, one whose income exceeds $15,000 is *five times* more likely to have a child in college than a family whose income is less than $3,000![2]

The present configuration of federal aid to higher education, beyond student financial aid, in large measure bypasses the neediest students. Student aid programs are targeted with some accuracy on poor students. However about 80 percent of the federal dollars supports not student aid, but rather research and development, new facilities, and a wide variety of other institutional programs. And the great bulk of this support is funneled into institutions with the lowest density of low-income students. For example, almost all federal research and development money, understandably, is channeled to universities. Yet

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1. U.S. Department of Health, Education, and Welfare, *Toward a Long-Range Plan for Federal Financial Support for Higher Education: A Report to the President*. Washington, D.C.: U.S. Government Printing Office, 1969, 74 pp., p. 8.
2. U.S. Bureau of the Census, "School Enrollment: October 1968 and 1967," in *Current Population Reports* Series P-20 No. 190, Washington, D.C.: U.S. Government Printing Office, 1969, Table 13, p. 33.

many of those universities have small proportions of disadvantaged students, while those institutions attracting the largest concentrations of students from low-income families—the public two-year institutions—receive few research and development dollars.

Who Speaks for the Students?

As priorities in structuring aid to higher education are being hammered out in Washington, one crucial question is this: Who in Washington speaks for the low-income college student? How are the interests of the economically disadvantaged student protected when the executive branch formulates its legislative program and when congressional committees conduct hearings to shape higher education policy?

These questions are particularly relevant at a time when the federal government is reassessing student financial aid programs, at a time when such far-reaching proposals as an "education opportunity bank" or a tuition tax credit plan are being scrutinized. The showdown is not far off. Both approaches would cater to the needs of students from middle-income families and would substantially bypass students who are reluctant to incur long-term repayment obligations or whose family income and income tax is too meager for a tax credit to be of much help.

Who, then, speaks for the students? The traditional spokesmen are the education associations in Washington, principally, perhaps, the American Council on Education (ACE). The spokesman for higher education at a given congressional hearing may be the ACE or the National Association of State Universities and Land Grant Colleges or the American Association of Junior Colleges or any of two dozen others. But the voice is ordinarily that of a beleaguered university or college president, who, virtually by definition, is confronted with a mind-boggling array of financial dilemmas. His concerns are by no means limited to the welfare of his students, whether disadvantaged or affluent. He must be concerned as well about myriad other problems—all expensive. He wonders how he is going to get enough money to build a physics laboratory or residence hall that the university needed five years ago, how to support graduate fellowships, how to provide competitive faculty salaries—and on it goes.

In such circumstances, the priority of adequate student financial assistance must compete with other pressing needs. Accordingly, when university officials are speaking for students' needs, they usually are speaking within the dual context of hotly competing priorities and always-limited federal resources. As a result, the case for the poor student too often is obscured by its admixture with other plaints.

Organizing for Clout

In my view, the admissions and financial aid communities must become more visible in the Washington political arena. They must develop more "clout." After all, the admissions and financial aid communities generally are more familiar with and more sensitive to the needs of impecunious students than other higher education administrators. The financing of equal opportunity in higher education is unmistakably a high priority with most admissions and financial aid officials. But unless the Association of College Admissions Counselors (ACAC), the National Council of Student Financial Aid Administrators, and the College Entrance Examination Board—to name several of the more obvious examples—press vigorously for these priorities, the pleas on behalf of disadvantaged students will continue to be muffled.

What is the recent Washington "track record" of the financial aid community? During 1969 a vocal, more effective voice for student financial aid has emerged. But, to date, this effort is neither as highly organized nor as politically sophisticated as the challenge demands. In my judgment it is absolutely essential that the financial aid community devise ways to present its views directly to Congress—with vigah!

And what about the admissions community? In my three years as a college admissions officer, I came to know something about the ACAC. But in my 2½ years in Washington, I have not once heard of the ACAC. The organization might as well be in Tasmania so far as the molding of federal policy is concerned. This invisibility is unfortunate, even tragic.

As for the College Entrance Examination

Board, I am delighted that during this past year the Board has played an important role in pressing for the restoration of funds for the EOGP and other programs that aid disadvantaged students. I hope this involvement continues and intensifies, because this kind of activity is indispensable if there is to emerge a persuasive voice for the students with whom we are principally concerned at this College Scholarship Service colloquium.

The usual ways of influencing Washington's decision-makers are neither mysterious nor improper. The principal ingredients are commitment and hard work. In the past, those qualities have been found in abundance among financial aid and admissions personnel—but not often have they been targeted on Washington. What happens in Washington will continue to have an enormous impact on the college-bound student. I hope, therefore, that you and your colleagues can work together in the crucial months ahead to present the compelling case for expanding access to higher education.

Student Reaction to Financial Aid Policies

In the course of planning the colloquium, all those involved were in agreement that any discussion of the financing of equality of educational opportunity would be incomplete if it did not include input and reaction from those most personally involved with aid programs—individual students. The student participants were an active part of the discussion groups throughout the week and on Wednesday morning gave the group their personal opinions and reactions to student financial aid. The presentations of the three student panelists follow.

A Black Student's Reaction to the Present System of Financial Aid

by Frank McClellan

"The aims of Federal programs have been to spread the benefits of higher education to all segments of American society and not just to make it easier for bright middle-class students to attend college. Whether or not this actually occurs is still very largely up to the individual college. Much more than the availability of aid funds is needed if black, Puerto Rican and Mexican-American students are to attend college in more than token numbers. Students must be recruited while still in high school and they must be helped to stay in college once they get there. This means special counseling, tutoring, remedial efforts, and perhaps reduced course loads. In the long run the worth of Federal financial-aid programs will probably be judged by how much they contribute to the equalization of opportunity." George Nash[1]

How much have financial aid programs (federal or otherwise) contributed to the equalization of opportunity in higher education?

As an Afro-American commenting on financial aid the question of how many black people have benefited from the present system immediately commands my attention. The immediate answer to the question is that very few black people have benefited. A more illustrative answer, at least for Pittsburgh, is found in the following report released by the *Pittsburgh Press* last spring. "By actual count, 471 Negro undergraduates are studying at Pittsburgh's six four-year colleges and universities. They make up barely 2% of the total enrollment of 22,578."[2]

In Pittsburgh then, where black people constitute approximately 20 percent of the city's population, the maximum number of blacks benefiting from the present financial aid system is a mere 2 percent of the college population—a grand total of 471 persons.

To begin a discussion on financial aid policies by emphasizing the absence of blacks attending universities is simply a way of raising another question: From the black community's point of view, what is the role and responsibility of a university in providing equal opportunity in higher education, and what is the function of the financial aid officer within the total process? It is from this base that I will discuss my reactions to financial aid policies. The opinions expressed will include those of numerous Afro-American students (undergraduate and graduate), countless Afro-Americans on the block, blacks in steel mills and in the army (many of whom should have been in a university), black counselors, black educators, and especially mothers and fathers in the black community.

The process of entering and being graduated from a university involves a supposed chain reaction: application—acceptance for admission—financial aid grant—matriculation. I will use this constructed chain reaction as a focal point for articulating my reaction to financial aid policies. My approach will be to look at each stage of the admissions procedure through graduation and describe special effects each stage has on Afro-Americans. I will then note the traditional role of the financial aid office at each stage; the traditional role will be contrasted with a suggested new set of activities for administration of aid.

Let us look at the first step of applying for admission. The high school senior learns that in order to get financial aid he must submit an application to the College Scholarship Service (CSS).

1. "The History and Growth of Financial Aid." *Journal of the National Association of College Admissions Counselors* No. 3, Vol. 13, Nov. 1968, p. 20.
2. April 27, 1969, Sunday ed.

As this procedure relates to economically deprived Afro-Americans (and that means most of us), this application, the Parents' Confidential Statement (PCS), is too complicated and remote. Most of us have never heard of the CSS until this time. Yet, since someone there controls our destiny, we must submit the form. The PCS form is so complicated and threatening that a substantial number of people never submit it. I'm speaking of people the majority of whom earn less than $5,000 a year. To these blacks, forms like the PCS generally mean that some white person or institution is about to hook them into some more debt in some kind of scheme that will make the white entity some money. Even if the parent is highly literate, a form demanding information concerning his salary, other sources of income, business expenses, rent, medical and dental expenses, insurance, income tax paid, and so forth causes suspicion. Many parents and students feel compelled to seek outside assistance to complete the form.

Another negative factor is that the Afro-American family structure militates against the cooperation required to complete the PCS. For a variety of reasons, many students are not on good terms with their parents. Many students do not live with or regularly see their natural parents; their guardians may not have the same interest in or feel the same obligations for helping the student get into college. Also, there are still too many parents and guardians who fail to view attending college as a serious possibility for their children, and thus have no real motivation for completing the PCS form. This family situation must receive serious consideration when making a student's future dependent on a PCS.

For the average Afro-American family earning $5,000 or less a year, the entire form is probably unnecessary. It is rare when such items as home-ownership, other real estate owned, bank accounts, investments, and trust funds are relevant to a low-income parent. Supplements A (for business owners) and B (for farm owners, ranch owners, and farm tenants) are usually irrelevant.

The cash contribution expected of parents at this income level makes the PCS form more meaningless. A family with three children making $5,000, according to the CSS need analysis chart, is expected to contribute no money to his child's educational expenses. This fact reinforces the argument for shortening the form. Students from families that make less than $5,000 a year (regardless of family size) could be allowed to submit a signed statement that their income is less than $5,000. (An analogous procedure—use of the short 1040a form by persons of limited income—existed prior to 1970 in the area of federal income tax.) The university admitting the student could then make adjustments for such small factors as a family's savings of $300. These small factors vary widely among low-income applicants. For the most part they are too insignificant for need analysis to justify the present PCS form. Adopting the short form procedure would remove a hurdle at the initial stage of college consideration for many black students.

Traditionally, at the application stage, financial aid officers have concentrated on processing the applications received. If we are ever to go beyond tokenism, the financial aid officer must become an integral part of the recruitment process. Maximum success in this role would be achieved by hiring an aggressive young Afro-American with his own recruiting staff. He should be charged with the duty of increasing the number of applications for admissions and financial aid; that is, he must assist and encourage students in designated areas to submit applications. It would be essential that he have control over the disbursement of a substantial amount of financial aid funds. His role, in fact, would be crucial throughout the black student's college career. Recall Nash's conclusion, referred to at the beginning of this paper: "Much more than the availability of aid funds is needed if black, Puerto Rican and Mexican-American students are to attend college in more than token numbers. Students must be recruited while still in high school and they must be helped to stay in college once they get there. This means special counseling, tutoring, remedial efforts, and perhaps reduced course loads."

The next step after application is acceptance for admission. (Although admissions criteria are important considerations they will not be discussed here because of time limitation.) It should

be obvious that a large number of Afro-Americans (considering group and individual life styles) should only be admitted to the university if the university can guarantee them a definite amount of financial aid. The ability of many students to cope with the university environment is highly dependent upon their financial aid situation. George Harris, a counselor for black students at Duquesne University, describes the problem:

"Many students I've dealt with feel as if they don't have the wardrobe that an active college life dictates. Furthermore, they don't have pocket money to participate in the activities of student organizations which represent their peer groups. These two problems constitute and reinforce a sense of *insecurity.* Insecurity breeds discontent and interferes with motivation. Without motivation the chances of realizing goals is seriously stifled.

"To give a black student a few crumbs as opposed to a slice of bread is adding a frustration factor which is impossible to deal with. *Always hungry, always poorly clothed, never financially solvent, always inadequate,* are not conditions conducive to learning and growing academically."

For the benefit of certain students we need to combine the admissions and financial aid decisions. When the admissions officer considers admitting Afro-American students who are borderline cases academically, their names should be sent to the financial aid officer. The financial aid officer should then evaluate their financial needs and those students at the lower income level should be guaranteed full financial aid for their entire university career before the admissions decision is made. If no such guarantee can be made (at least for the first year) the students should not be admitted. I will present my reasons for this position in a later discussion of matriculation.

Let us next look briefly at the decision to grant financial aid. The major criticism here is that notification comes too late. In my undergraduate experience, the notification came in the spring; at Duquesne, I understand, it often comes late in the summer. The problem here is obvious. If the financial aid granted fails to fully meet the student's needs, he finds out too late to investigate other sources of aid because of deadline dates. This usually means sitting out a semester or a very high-interest loan. (Such loans are usually not available to the most needy students.)

The second criticism of the decision to grant financial aid is that the need analysis criteria should be reevaluated. Earlier I cited a family with three children making $5,000 a year. I chose this example because it represents my own situation when I first entered college in 1963. At that time, however, such a family was expected to contribute $300 a year. My father earned $5,000 a year at that time; to exact $300 from his salary for my education was asking the impossible. The socio-economic studies showing employment instability in the Afro-American community and the slogan "last hired, first fired" are not merely abstractions—they are very real. In my situation my father had been laid off his job as a steel worker for five years. He had been back working steadily for two years when I entered school. During that five-year period of unemployment, my family had ruined its credit and accumulated countless debts that we have yet to recover from. My family's situation was and is no exception in the black community—it is the rule. Given this rule, it is ridiculous to require the PCS from an Afro-American family earning $5,000 or less; it serves no reasonable purpose for an administrator in Princeton to apply white middle-class need analysis procedures to their situation. It makes more sense to certify the income level and assume the family can contribute almost nothing.

Finally, once financial aid has been granted by the university, I see no need for the requirement of a new application each year. This requirement only delays notification as to the amount of aid granted. The renewal process should be only a verification of student status and a certification that there has been no significant change in financial conditions. When necessary an interview should be required.

The most bitter complaints voiced by Afro-American students focus on the matriculation stage of the chain reaction. They complain that a student must remain in good academic standing each year to continue receiving aid. Yet many students suffer in making the transition to college life, resulting in an academic probation period.

After the first semester they are not in good standing but they are still in school; their financial needs still exist. The financial aid policy usually does not allow for such an extension period. As a result, the usual financial aid package crumbles: the scholarship is probably immediately lost; the National Defense Student Loan is probably immediately lost; if the student retains a job he will probably never get off probation and he soon fails out. If the financial aid policy is anti-black in any area, this is clearly one.

You will recall that in my earlier discussion of a need to combine the admissions and financial aid decisions for a certain group of students (those considered borderline academically who come from low-income families), I argued that if the student cannot be guaranteed financial aid for as long as he attends the university, he should not be admitted. Too many black students have already been psychologically assaulted by an educational system that allows them to hang around for a few years struggling for academic and economic survival only to be bounced out when the system decides their time is up. This system of vanishing commitments serves only to present illusions of equal opportunity—it does nothing for the real needs of black people. A student in trouble needs intensified aid, not its withdrawal.

Another deficiency in financial aid practices as they relate to matriculation is the policy toward part-time students. The choice of attending college part-time rather than not attending at all usually means the student will receive *no* financial aid, including loans. The whole concept of matriculation needs redefining. There must be more freedom to move in and out of the university if we are to increase the enrollment of blacks. Numerous blacks who choose not to enter the university immediately after high school must have the option of part-time attendance with financial aid if they are ever to enter the university. Sometimes family obligations make the option necessary; other times the student believes his transition back to academic life can only be successful if he enters slowly—part-time for a year or two and then full-time. It is rare in this country when an Afro-American with only a high school degree is able to support himself and a family and a college education at the same time.

In summary, the process of attending a university—application, acceptance for admission, financial aid, and matriculation—is not a chain reaction as it relates to the Afro-American community; each stage has serious deficiencies that act as hurdles, systematically tripping up Afro-American applicants and resulting in a token level of attendance. Financial aid administrators do not bear the sole responsibility for the token attendance of blacks nor can they totally solve the problem. They can, however, do a great deal.

If there is a desire to make the financial aid system work more effectively in providing equal opportunity, this point must be understood: we must have aggressive young Afro-Americans to do the job. The state of race relations in most American cities dictates that whites, no matter how good their intentions, will produce only token results. Black administrators can begin the critical task of recruiting and counseling alienated Afro-Americans (Afro-Americans whom whites often find either unapproachable or lacking in college potential). Black administrators can set up financial counseling sessions with black students—counseling that deals with real financial needs of blacks, especially needs of a domestic and personal nature. Given adequate funds, black aid administrators together with black academic counselors can begin the job of providing equal opportunity for higher education.

In my view, it is only with the addition of Afro-American financial aid administrators, linked up with Afro-American academic counselors, that the criticism and suggestions I have articulated in this paper can really work to provide equal opportunity for higher education.

Editor's note: The Financial Aid Questionnaire, an abbreviated version of the Parents' Confidential Statement, was made available in February of 1970 to colleges and universities interested in recruiting students from low-income families. The FAQ *is processed at no cost to the student or his family and, although it was distributed in the middle of the admissions and aid year, the new form was quite widely accepted: 550 two- and four-year colleges ordered more than 50,000 of them.*

The Financial Drain on the Average-Income Student

by Kathleen German

According to a well-worn cliché, the most valuable resources our nation possesses lie in the untapped potential of her young men and women. Education and training are the tools necessary to develop and refine these talents. Yet, our present approaches to education must be constantly and critically surveyed if we are to plan for the maximum use of native American ability.

There is an old recipe that describes the best way to cook a frog. According to this recipe, if you put him into a pot of boiling water, he responds so quickly to the heat that he jumps out again before he is cooked. But if you put the frog into a pan of cold water and gradually heat it up, the frog doesn't decide to jump until it's too late. By that time, he's cooked.

In this modern age of education, many students resemble that frog. The financial burdens of obtaining an education beyond high school gradually overwhelm them. Take any college or university during orientation week—the numbers and enthusiasm of the freshmen are inspiring. They are also a bit frightening, especially when compared with the less numerous and more sober ranks of upperclassmen. Of course, a multitude of factors contribute to the difference, and I would like to consider one of the most significant of those factors with you now: the financial drain of higher education on the student.

A student from an average-income family—and especially if that student is a girl—faces a dilemma posed by our society. The problem is that society produces the desire for education beyond high school, and then does not provide the means for fully satisfying that desire. The aspiration is created by exposure to the arts and sciences, social pressures, and a variety of experiences that most students received either in the home or during elementary and secondary school years. Education and learning are ultimately equated with successful living. Yet, this same society that fosters these needs also frustrates them. The financial requirements are not readily available to everyone, and especially not to the daughter in a middle-income family.

Let us examine first the course of action the average student can take to meet the problem. If the student is average in ability as well as income, the scholarship is not a feasible solution. Even if it were, its availability is limited and uncertain from one year to the next. By no means can the average, or even above average, student expect to finance his college education through scholarships.

Second, there is the part-time or summer job. Traditionally Americans hold a romantic image of the college student who moonlights on the side to pay for his education. But this picture is fast becoming a part of American folklore. Johnny's summer earnings simply are not enough to pay for the continually rising cost of college tuition and other expenses. Taking 1969 alone, college tuition rose an average of 17 percent throughout the nation. The prospects for the future look equally unpromising.

The final alternative, most frequently resorted to by the average, middle-income student, is the loan program. This is evidenced by the simple fact that loans such as the National Defense Student Loans or federally insured loans are a major part of student aid. If only for the reason that these programs are so widespread, the frustrations and drawbacks should be fully explored and remedied. In doing so, the unique position of the woman in this situation becomes apparent.

Although the American education system, par-

ticularly higher education, is today more comprehensive and effective than any other in the world, it faces a crisis. That crisis, in terms of its lowest common denominator, is a financial one. The funds available are not sufficient to cover all the needs.

The loan program is handicapped to a large extent because it must rely on the commercial lender. As an investment yielding a high return, the student has little to offer the capitalistic world. He ties up large amounts of money for long periods of time. In addition, despite government help and new legislation, the interest rates on student loans are substantially below commercial loans. In these circumstances, it is obvious that student loans hardly command top priority among lenders.

Loans suffer from further limitations. They depend directly on economic conditions. In times such as these, when we are experiencing high inflationary pressures, monetary and fiscal restraints are employed to relieve the inflation. Loans become harder to obtain, and in the end, the student is hurt.

Loans may in other ways add pressures and problems to the already harried college student. Frustration and disillusionment are very real prospects. There is the understandable reluctance of many young men and women with uncertain future careers to assume heavy financial commitments. Usually, when a student is largely backed by loans, there is still a portion of the burden left with the parents. Commonly there are two children who must attend college at the same time. The result is that the educational prospects of the second child are sacrificed, at least for the present.

As indicated previously, loans have unique effects on women. It is more probable that women under these conditions will turn to other answers to the problem—such things as marriage or employment. Considering that women constitute 40 percent of the student population, these unique problems are by no means insignificant.

One of the most universally held beliefs is that a large loan debt incurred by a girl will only dim her chances for marriage. This so-called "negative dowry" theory is somewhat undermined by college-age marriage statistics, but nevertheless, there are problems of this nature. If marriage is planned before graduation, there will be a tendency to decrease the motivation for continuing higher education if it must be financed through loans. Usually, a woman will sacrifice her career in favor of her husband's. Finances are enough of a problem at this period in life without the added worry of repaying additional loans.

Special provisions in many loan agreements tend to drive students into particular fields, for example, teaching. The other professions are often closed off, namely the ones requiring intensive education and, thus, financing. This is a special problem for the female student. Loans such as those under the National Defense Student Loan Program were formulated at a time when there was a shortage of teachers. Now that the gap has been filled, loans should not be adapted to fill new professional shortages. Women should be encouraged to enter new fields. Perhaps our nation can learn from examples of other nations whose women play extensive roles in customarily male professions.

Graduate school presents a special problem for the aspiring woman. The security risks to lenders that are always great become even greater. Commercial lenders have a difficult time justifying a loan to a woman when she is competing with a man. She presents the more unattractive alternative. This American bias must be overcome if we are to encourage the career-minded woman to take full advantage of the opportunities of education.

Finally, there is the assumption in our society that education is wasted on a girl. There is a tendency within the family and the society to encourage the son and begrudge the daughter. Until our society stops reinforcing this idea (as is illustrated in the two examples above), the special barriers to education of women will remain.

Chicanos and the Economic Problem of a College Education

by Frank D. Cervantes

In recent years, the nation has become aware of a growing restlessness in the second largest minority population in the United States—Mexican Americans. This is because chicanos, as they prefer to call themselves, are becoming increasingly aware that their educational, economic, legal, political, and social statuses are of a second-class nature. Chicanos' growing resentment is evidenced by events in recent years: the walkouts from the East Los Angeles high schools in March of 1968 in which more than 13,000 students boycotted classes for a week to protest the educational system; the rise of militant organizations such as La Alianza Federal de Pueblos Libres, the Crusade for Justice, MAYO (Mexican American Youth Organization), and others; the highly successful organizing and strike against California grape growers by Cesar Chavez and his United Farm Workers Organizing Committee.

Many concerned people have asked themselves why, in the midst of all the riches and opportunities in America, does a culturally distinct group, such as the chicanos, exist in poverty and ignorance? The answer can be traced to one thing—the failure of the educational system to provide for the special needs, caused by cultural distinctions, of the chicano. The Anglo-American school system and the chicano culture clash head-on and the loser is the chicano student and his society.

The results can almost be foretold: a tremendously high dropout rate (now termed by some a push-out rate); a mean educational attainment of less than eight years; a less than 2 percent representation by chicanos in Southwestern colleges despite the fact that they constitute almost 20 percent of the college-age population in the same area.

Unless chicanos begin to make educational advances, they will remain second-class citizens without the benefits now being enjoyed by millions of other Americans. But chicanos are already so far behind the rest of American society that it is apparent that they are going to need special help in achieving the education so desperately needed by them and their communities. This assistance must be in the form of financial aid: loans, grants, and work-study jobs. To understand why, we must first look into the background of the chicano interested in attending college.

First, let's look at the family-cultural background. In chicano society, the family is usually placed before the individual. Therefore, the individual is expected to stop being a financial burden to the family as soon as possible and begin helping to support the family. The fact that the family is usually poor and usually large puts additional pressure on the student to go to work and forget about further education. It is not that the chicano family is anti-education; it simply can't afford the financial burden of a son or daughter in college.

Now we must take a look at the primary villain in this case—the public education system and the "education" of chicanos. Because the chicano is raised in a monolingual (Spanish) or very bilingual environment, his command of the English language is not as good as his Anglo counterpart's. The great majority of the schools in the Southwest make no effort to deal with this background. As a result, the chicano begins to fall behind in school at an early age, is classified as a slow learner because of low scores on IQ tests, and begins to develop a frustration about education in general. In most cases he is phased into the vocational courses, but even if he is fortunate enough to be in an academic curriculum, he is

rarely considered to be college material by his teachers or counselors and is not urged to go on to college.

After going through this type of experience with the education system, the chicano who still desires to go on to college is not as ready as his Anglo counterpart for the academic rigors of a college education, nor does college seem that attractive to him. If the chicano does make it into college, he will have to spend more time studying, because he does not have the academic background his Anglo counterpart has. This will prevent him from having as much time to work at an off-campus job. Of course it also has an effect on his finances.

The obvious answer to this dilemma is financial aid to the chicano student. If the chicano can be helped financially, he will not be as great a burden to his family and will be able to spend more of his time on his studies.

Financial aid programs, where they have been instituted, have been a success in getting more chicanos to college. In 1967 at San Diego State College, before the expansion of the Educational Opportunity Grants Program, there were fewer than 50 chicanos enrolled out of a total student population of almost 20,000. With the expansion of EOGP and the dissemination of information on financial aid to the Chicano community, the number of chicanos at San Diego State College has risen to almost 400 full-time students out of a total student population of about 23,000. The great majority of these chicanos (over 300) are receiving some form of financial aid. Most of these students believe that they would not be able to attend college were it not for financial aid.

But although the proportion of chicano students at San Diego State College has risen tremendously during the past two years, they still constitute less than 2 percent of the student body, although the percentage of chicanos in San Diego County is from 12 to 14. There is still a long way to go.

Financial Aid for Disadvantaged Students in Private Universities

by Humphrey Doermann

In the recent past the story of financial aid for disadvantaged students at private universities in the United States seemed to be an optimistic one. At present it is an uncertain one. Barring unforeseen miracles, the story's immediate future looks like a gloomy one. I should like to offer here the evidence that contributes to those judgments. The sequence of descriptive adjectives used above —"optimistic," "uncertain," and "gloomy"— would not deteriorate so rapidly if one could separate the institutional working mechanism of college financial aid from the changing public expectations of what that mechanism should accomplish. The performance of private colleges and universities, measured against virtually any absolute standard, seems to be holding its own, and in some cases, even improving slightly; it also seems far more impressive than it was 30 years ago. Measured against many current and foreseeable demands, however, this same performance seems to be both inadequate and growing quickly worse. In October 1969, for example, the governing body of the National Association of College Admissions Counselors passed by a vote of 76 to 1 a resolution that illustrates the public's demand for quick change. It commits individual members: to attempt to achieve a student body at least 10 percent of which belongs to racial minorities, half of these students being "high risk" scholars; to reallocate funds from normal institutional operating budgets to recruit and finance minority students; to eliminate the use of aptitude test scores as a major factor in determining admission eligibility for minority students, and to assure minority students at least two years in which to adjust to university environment.

While no time deadline is established for achieving the goals of the resolution, the prose describing each step has an immediate sound to it. It lacks any of the cautionary phrases usually attached to committee prose—phrases such as "as soon as possible," and "if feasible." If my interpretation of the language is correct, it also appears that few of those voting stopped to calculate that the 10 percent goal, if achieved quickly and throughout the nation, would imply that among roughly two million first-time degree-credit college students projected to enroll in United States colleges and universities in 1970, roughly 200,000 (10 percent) would come from racial minorities, and that percentage of minorities would require that the college-going rate among high school graduates for these groups would, on the average, have to take an immediate leap upward of more than 50 percent. (The number now going on to college can be variously and roughly estimated to be between 110,000 and 130,000 a year, although no nationwide census count is available.) Since roughly half the black high school graduates who went on to college in recent years have enrolled in predominantly black colleges, either the resolution implies that these colleges should cease to exist in their present, predominantly black form, or it implies that the college-going rate for black high school graduates quickly would have to increase much more than 50 percent—and thus supply the needs of *both* the predominantly black colleges and those of every other institution, at a minimum enrollment of 10 percent. When one of the largest and most representative of the nationwide professional college counseling organizations can almost unanimously commit itself to important, immediate promises, which are at the same time arithmetically impossible for all to achieve within an acceptable time, it is a sign that public expecta-

tions are running far beyond our ability to perform or even to admit our inability to perform.

In our recent history, however, there seemed to be cause for more optimism. After World War II, but before many people took much note of developments in college admissions and financial aid, a number of things happened that seemed like hopeful signs to those who then were interested in making private colleges and universities more representative of the nation's population. The College Board's Scholastic Aptitude Test (SAT) was adopted widely, and by measuring what was called "aptitude" on a nationally comparable basis, it was possible for these colleges to reduce weight given to just what subject material had been studied—which all too often eventually meant weight given to whether one had been fortunate enough to go to the right schools—and instead give weight to quickness and to verbal and mathematical facility, wherever they might appear.

The GI Bill of Rights, and the veterans who benefited from it, brought strength and real diversity of student background to private colleges and universities throughout the nation. When that money ceased to be available to students, the College Scholarship Service (CSS) developed financial need analysis procedures that enabled colleges to stretch their remaining, more scarce, scholarship dollars with far greater efficiency than had been possible before. These procedures, unlike those prevailing at that time in public colleges, meant that students from the lowest income families might receive stipends large enough to pay their college bills without undue financial strain. True, there were not many students from extremely low-income families or from the racial minorities in the private universities, but admissions officers in these institutions did begin to recruit more widely and to learn how to be more successful at it.

The availability of comparable information on the family income distribution of a college's student body and the family income distribution in the nation gave colleges and universities the ability to trace their progress (or lack of it) towards nationally representative diversity in ways not possible before World War II.

Finally, many colleges, most of them private ones, gained experience in appraising evidence other than that provided by transcripts and test scores. Once the so-called objective elements were combined with letters from teachers and counselors, with financial information from families, and with personal biographical information from candidates and impressions from interviews, it became increasingly possible to take successful individual gambles in admissions that could not have been taken in good conscience given only grades and test scores. These developments provided the national college admissions scene with an element of built-in flexibility, of benefit to poor and rich students alike, at a time when so many of the other pressures seemed to be in the direction of rigidity, homogenization of student populations, and machined processing. So long as colleges and universities combined their resources with these new methods to try to give greater opportunity to capable students from disadvantaged backgrounds—white, brown, and black—and so long as this was approved of by the existing constituencies of these institutions, their admissions and financial aid officers seemed justified in at least limited optimism.

I said earlier that the outlook at present seems uncertain. In its issue of June 23, 1967, *Time* magazine reported that the nation's private colleges and universities were in "grave financial trouble" and that many were "searching frantically to close a dollar gap that threatens their very existence."

It had been clear for more than 10 years prior to the appearance of the *Time* article that the expense for a student to attend a private college was higher and had been rising faster than the expense to attend a public college in his home state. A need-based system of setting scholarship stipends meant that it was probably not much harder than before for private colleges to attract low-income students, but the financial competition for middle-income students had become increasingly severe. In 1968, for the first peacetime year in this century, student enrollment in private colleges actually decreased, while public college enrollments again increased more rapidly than had been forecast in most of the standard enroll-

ment projections. (These standard projections usually foresee about 1 new student enrolling in private colleges and universities for every 10 additional ones enrolling in public colleges.) During the same year the United States Office of Education asked each college and university, first, how many square feet of academic building facilities were then available for use, and, second, how much building space was then needed. Public colleges and universities, taken together, reported needs roughly 20 percent in excess of available space; on the other hand, private colleges and universities in sum reported they needed roughly 5 percent less space than they already had.[1] Today wartime inflation is continuing to move college operating costs and building costs up rapidly. Private colleges are under severe pressure to raise tuition rates more rapidly, in order to cover the mounting costs, and raising tuition will make it more difficult to attract full-paying students. At the same time government, foundation, and college sources for financial aid are not expanding rapidly enough themselves to attract more needy students into the private college sector. The financial stringencies are real and appear to be growing steadily more severe. Whether we like it or not, it is against this uncertain financial background that we must consider what can be done in the near future to improve financial aid for disadvantaged students in private colleges and universities.

Table 1 gives a rough calculation of how 1969's crop of about 1,450,000 male high school graduates would be classified jointly by verbal scholastic aptitude and by the income of their families. The amount of money the CSS estimated that three-child families in normal circumstances might be able to contribute towards a college education is given in the second column. It is important to note that the CSS estimates of family contribution are those which were used in 1966 to set the original freshman stipends for today's college seniors. The CSS tables used for today's freshmen require smaller family contributions at the same income levels. If one wished to estimate the numbers of male *and* female high school graduates, one could multiply the numbers of men in the table by two and arrive at an adequate working estimate. Thus, for example, one may read from Table 1 that approximately 173,000 men who graduated from high school (or 346,000 men and women) are able to score 400 or above on the verbal sections of the SAT and also come from families earning $16,200 or more. These families, in turn, were estimated in 1966 by the CSS to be able to contribute, on the average, $3,080 or more towards a son's or daughter's college education. If the CSS guidelines that were used for setting 1969–70 stipends had been used in calculating Table 1, the family contribution figure

1. U.S. Office of Education, U.S. Department of Health, Education, and Welfare, *Federal Support for Higher Education Construction: Current Programs and Future Needs.* Report of the Higher Education Construction Programs Study Group. Washington, D.C.: U.S. Office of Education, 1969, p. 7. Mimeographed.

Table 1. Estimated distribution of U.S. men graduating from high school, 1969–70: SAT-verbal scores and family income*

Family income before taxes	*(Possible contribution son's college costs)*	*Number of students*		
		SAT scores 200–399	*SAT scores 400–800*	*Total*
Less than $4,600	(Less than $270)	205,000	49,000	254,000
$4,600 to $7,499	($270 to $730)	204,000	81,000	285,000
7,500 to 10,699	(730 to 1,420)	189,000	103,000	292,000
10,700 to 16,199	(1,420 to 3,080)	175,000	131,000	306,000
16,200 and over	(3,080 and over)	140,000	173,000	313,000
Total students		913,000	537,000	1,450,000

*Taken from Humphrey Doermann, *Crosscurrents in College Admissions.* New York: Teachers College Press, 1968, p. 140.

would have been $1,860 instead of $3,080. I shall discuss this change in expected contribution later.

Before discussing the meaning of Table 1 in detail, we should pause briefly to consider its important limitations. First, the figures are calculated estimates resulting from the combination of two separate distributions—one for family incomes of 17-year-olds who were enrolled in high school or college, the other for the estimated SAT-verbal scores of all high school seniors. It is possible that sampling errors, errors in combining the two distributions, and errors in projecting forward in time may make the figures presented incorrect by as much as 15 or 20 percent. This renders them questionable for precise work, but not for the general purpose of this discussion.

Furthermore, although family income is the best available nationwide index of ability to pay for college education, and although SAT-verbal scores are probably the best available nationwide group description of probable ability to do college work successfully, one should not draw the conclusion that *individual* ability to pay, or *individual* likelihood of satisfactory academic performance can be predicted sensibly by a two-variable table of this kind. It cannot be done and should not be attempted.

One can consider Table 1 from a number of viewpoints. If the 52 private universities that reported SAT score distributions in the 1967–69 edition of the College Board's *Manual of Freshman Class Profiles* are representative of private universities generally, then over 96 percent of this sector's enrolled freshmen are described in the fourth column in Table 1: they score 400 or better on the verbal sections of the SAT. About 40 percent of those scoring 400 and above come from the most prosperous families (those earning $16,200 and more). Most selective private colleges and private universities in recent years have attempted to obtain progressively abler entering classes, and also to enroll at least half of them from the small group of able students who could also pay the full college-going expenses without scholarship assistance. Many of these colleges have discovered that although the number of high school graduates is increasing and family incomes are rising, neither trend is rapid enough to provide enough students, particularly enough high-scoring *and* prosperous ones, to meet their expectations. The result has been increasing recruitment competition. The colleges that win this competition are able progressively to raise their minimum test score expectations and also to finance limited programs for low-income students; the colleges not faring as well in the competition find the pool of high-scoring and prosperous candidates yielding fewer and fewer new freshmen for them, and consequently their ability to enroll disadvantaged students is reduced.

One side effect of this competition for prosperity and high academic credentials may well be that the colleges that lose out may be forced to slow down their pace of study, while the colleges that win—if their student bodies are homogeneously high testing and well prepared—may wish to speed up the pace of their instruction. It is possible in the decade ahead that, without its being planned that way, the curriculum and pace of study in our colleges could become more stratified than they are now. Should this be a source of concern? Perhaps not. But, if the leading graduate schools in the nation in turn set their expectations of academic preparation by what they may expect from students coming to them from a fast-track group of colleges, and if these graduate schools' admissions "expectations" gradually become their minimum requirements, then it is possible to foresee our system of colleges operating far less flexibly than in years past as a system for sorting new talent into society. Under these new conditions, if they occur, it may be increasingly important that applicants for the best starting jobs in many fields apply only after attending the "best" graduate schools, which in turn were accessible only after doing well in the fast-paced colleges. Much of the second-chance quality of our system of higher education could be in more immediate danger than we would have thought possible.

Meanwhile, what can Table 1 tell us about providing college education for the financially disadvantaged? The top line in the table suggests a few answers. Unfortunately, all the available evidence suggests that high school graduates (or

students at virtually any level of prior schooling) from low-income families are more likely to achieve low SAT-verbal scores than are students from prosperous families; students from prosperous families are more likely to achieve high test scores. The tests, we all know, say little about energy, stamina, generosity, or common sense — all of which seem to be desirable qualities, and all of which, given time and effort, can affect the quality of individual academic performance. But SAT-verbal scores, when used to describe large groups this way, are far from meaningless. For one thing, verbal aptitude test scores describe ability to read almost as accurately as do scores on reading tests themselves. An SAT-verbal score of 370 equals roughly the average performance of all United States high school seniors, while a verbal score of 250 — if achieved by a high school senior — would measure his reading competence at roughly the eighth or ninth grade level. For another thing, there is little evidence that suggests the SAT is racially biased in the following specific sense: for a given college or group of colleges, a group of black students is likely to achieve roughly the same college grades as a group of white students who achieved the same SAT scores prior to admission.[2]

The recent and reasonably successful effort to provide college education in relatively selective colleges for high-scoring, but low-income, students has accomplished only a relatively small amount towards providing *universal* opportunity for low-income students. The roughly 800,000 men and women who come from families earning less than $7,500 a year, and who in high school achieve verbal SAT scores between 200 and 400 are still the ones, more times than not, who fail to go on to any college, let alone a selective one.

The Coleman report, when its verbal ability test data are converted roughly to an SAT scale, suggests that the average score for black high school seniors in the United States is roughly 250, and that not more than 10 or 15 percent of black high school seniors would probably score above 400.[3] The selective colleges, therefore, compete energetically for students in the extremely small, high-scoring portion of this candidate pool, and have thus far been forced to leave the largest part of the remaining educational task, if it is accomplished at all, to two-year colleges and to the predominantly black colleges.

How do all these forces bear upon individual private colleges and universities — assuming, first, that they wish to educate larger numbers of disadvantaged students, and, second, that they must do so with essentially the same financial resources available to them as they now have?

Tufts University in Medford, Massachusetts, provides one kind of example. Tufts is relatively prosperous by national standards. It has relatively less competition from public universities than do its Midwestern and Far-Western counterparts, and considers about four times as many applicants for admission as can be sent letters of admission. The Boston *Globe* on October 26, 1969 published the following summary:

"John Mitchell, vice president for business affairs, says that by pushing tuition to a stiff $2,475 a year — which only the rich can afford — and by tripling its number of low-income blacks in the last three years, Tufts risks losing its middle-income students. They are unable to pay the high tuition, and much of the scholarship aid they might have gotten now goes to blacks."

Other private colleges, in quite different circumstances, however, enjoy neither a large excess of qualified candidates to choose from (who would enroll if admitted), nor the ability to raise tuition so high, because of competition from the less expensive public colleges nearby. Under these different and less favorable circumstances, much greater pressure exists to enroll either full-paying students or ones who need only small scholarships. Much as they might prefer otherwise, these colleges do not have enough money to award many large scholarships to extremely needy students, or to devise new programs of

2. For a review of current research on the question of racial bias in the SAT, see S. A. Kendrick, "The Coming Segregation of Our Selective Colleges," *College Board Review* No. 66, Winter 1967–68, pp. 6–13.

3. James S. Coleman, *Equality of Educational Opportunity*. Washington, D.C.: U.S. Department of Health, Education, and Welfare, Office of Education, 1966.

study for them if they are significantly less able in conventional academic terms.

Fisk University, a distinguished, predominantly black liberal arts college in Nashville, Tennessee, provides another example. Fisk does enroll a relatively large number of low-income students; and roughly half of its entering freshmen score below 400 on the verbal sections of the SAT. Fisk would provide more scholarships if it could find the money. Meanwhile, however, the increasing interest among Northern and Western colleges and universities in recruiting able black students has removed from Fisk's candidate pool young men and women who in recent years would have become many of its ablest students. Four years ago, Cass and Birnbaum's *Comparative Guide to American Colleges* reported that roughly 19 percent of Fisk's entering freshmen achieved verbal SAT scores of 500 or better. The 1970–71 edition of the *Guide,* using 1969 data, reports that only 10 percent of Fisk's entering freshmen have comparable scores.[4]

When considered with representative examples like these, Table 1 describes limits that make the future of private college financial aid to disadvantaged students seem gloomy. The most prosperous institutions could, at most, perhaps double their efforts, but that action would have little except a symbolic effect on the largest portion of the problem, which is represented by the students who are financially disadvantaged and for whom the more selective colleges must make major curriculum reform. Less prosperous but still moderately selective institutions probably are not able to do even this much. The least prosperous private colleges have for some time accommodated financially and academically disadvantaged students. These colleges badly need more scholarship funds, more books, and more and better teachers. Unless massive and unforeseen assistance comes to these colleges from outside their present sources, however, they seem least likely to be able to expand significantly the scope and quality of what they can accomplish.

4. James Cass and Max Birnbaum. New York: Harper & Row, Publishers, 1969.

Within this stringent national picture, the net effect of the changes that took place between 1966 and early 1969 in the CSS family-contribution tables are understandable, but, nonetheless, worrisome. They are understandable because, whatever objective rationale may lie behind them, their greater generosity towards middle-income families puts many hard-pressed private colleges in a better position to compete financially with nearby public institutions for relatively prosperous students, and yet these changes do not violate the notion that scholarship stipends should be based on rationally computed financial need. But this understanding should not obscure the fact that if private colleges generally follow the changes implied by the new tables and award larger individual scholarship stipends to students, and if no major new scholarship sources are forthcoming, those changes in the CSS tables have made it significantly more difficult for private colleges to aid larger numbers of disadvantaged students.

If one uses the old (1966 and earlier) tables, and then the new ones that were recommended for use with the freshman class entering college in 1969, one obtains the results in Table 2 for a 3-child family in normal circumstances.

Table 2. Family contribution from 3-child family using CSS tables

Family income before taxes	*Contribution expected using pre-1966 CSS tables*	*Contribution expected using 1969 CSS tables*	*Reduction in expected family contribution*
$ 5,000	$ 340	–	$340
10,000	1,250	$ 930	320
15,000	2,650	1,680	970

If one takes the average family income distribution of undergraduate students in private universities, then assumes a typical freshman class of 1,000 students, and for each student a total annual expense budget of $4,000 and self-help expectation of $1,300, one can calculate the cost of need-based scholarship stipends for the class as on the left-hand side of Table 3, first, using the pre-1966 CSS tables and then using the tables for 1969 freshmen. It costs 24 percent more to pro-

Table 3. Estimated private-university scholarship expense for 1,000 freshmen under old and new CSS tables and under two different family income distributions*

Family income before taxes	Family income distribution in U.S. private universities, fall 1968					Family income distribution in all U.S. colleges and universities, fall 1968				
		Old CSS tables†		New CSS tables†			Old CSS tables†		New CSS tables†	
	Number of students	Average stipend	Total cost	Average stipend	Total cost	Number of students	Average stipend	Total cost	Average stipend	Total cost
$ 0–$ 3,999	27	$2,700	$ 72,900	$2,700	$ 72,900	63	$2,700	$ 170,100	$2,700	$ 170,100
4,000– 5,999	52	2,400	124,800	2,550	132,600	103	2,400	247,200	2,550	262,650
6,000– 7,999	93	2,050	190,650	2,225	206,925	155	2,050	317,750	2,225	344,875
8,000– 9,999	125	1,750	218,750	1,875	234,375	169	1,750	295,750	1,875	316,875
10,000– 14,999	264	1,100	290,400	1,400	369,600	272	1,100	299,200	1,400	380,800
15,000– 19,999	143	—	—	700	100,100	112	—	—	700	78,400
20,000– 24,999	95	—	—	—	—	53	—	—	—	—
25,000– 29,999	55	—	—	—	—	25	—	—	—	—
30,000 and above	146	—	—	—	—	48	—	—	—	—
	1,000	$ 898	$897,500	$1,117	$1,116,500	1,000	$1,330	$1,330,000	$1,554	$1,553,700

*The "sample" private university, for which scholarship expense is calculated, is assumed to have an annual student expense budget of $4,000, and to expect $1,300 in self-help (academic-year job earnings, loans, and summer earnings). Family income distributions are based on student reports compiled by the American Council on Education. See John Creager, Alexander W. Astin, Robert F. Boruch, Alan E. Bayer, *National Norms for Entering College Freshmen: Fall 1968.* Washington, D. C.: ACE Research Reports, Vol. 3, No. 1, 1968.

†"Old CSS tables" refers to "Table B" in *1964–65 Supplement to Financial Aid Manual (1962–64 Edition)*. New York: College Entrance Examination Board, 1964, pp. 58–61. "New CSS tables" refers to "Table A" in *Sample Case Studies, Charts, and Tables: 1968 Revision (Manual for Financial Aid Officers)*. New York: College Entrance Examination Board, 1968, pp. B-4 to B-9. The tables give family contributions from 3-child families in normal circumstances.

vide the needed scholarships for the 1,000 freshman under the newer tables than under the pre-1966 ones!

If one then asks how much it would have cost such a private university to diversify the economic backgrounds of its students so that they would be representative of the family incomes in *all* United States universities (public and private, four-year and two-year colleges), the answer can be similarly estimated as shown on the right-hand side of Table 3. The cost of diversifying as much as universities in general already have *and* of following the newer CSS tables is an increased cost of 73 percent (from $897,500 to $1,553,700) over what the average private university now spends on undergraduate scholarships. The added cost of diversification alone is an increase of 39 percent (from $1,116,500 to $1,553,700). If those changes in the CSS tables added this much stringency to already pressed scholarship budgets, if they made it this much harder to reallocate funds to disadvantaged students (before even considering special counseling and academic help for them), is it really clear that this change was necessary or desirable? Maybe it was, but the argument for these changes, if it exists, has not been discussed widely as to how the changes might affect recruitment of disadvantaged students into private colleges.

Private colleges today seem able to do so little to bring about dramatic expansion of their total scholarship resources, that they should resist as strongly as possible those changes which make it even harder to aid more low-income students. New CSS tables were issued for use with the freshmen of 1970, and these, while slightly less generous to upper- and middle-income families than the 1969 tables, nevertheless will once more increase the total cost of providing financial assistance to both of the freshman classes illustrated in Table 3.

This brief review of forces affecting the past, present, and future of financial aid for disadvantaged students in private universities and colleges admittedly oversimplifies many of the issues and omits others that should have been discussed. The foregoing, however, does suggest steps we might try to take, or encourage others to take, in an effort to improve matters.

First, private colleges need more money if they are to expand enrollment, improve in quality, and provide more opportunities for low-income students. If inflation can be controlled without eliminating real growth in the national economy, then the real incomes of families will grow, and some of this added family income could benefit private colleges. College alumni, corporations, and foundations perhaps can contribute more than they now do, although other issues, particularly urban problems, will demand more and more help from many of these same sources. The major remaining possible sources of help—federal and state governments—would be more promising if the war in Vietnam could end and if taxpayers would be willing to devote more money to higher education. The recommendations of the Kerr Commission, embodied in the Congressional legislation proposed by Representatives Reid and Brademas in 1969, would provide needed help. Similar guideline recommendations were made to President Johnson by the U.S. Office of Education. It is hard to imagine dramatic overall improvement in financial aid for disadvantaged students in private colleges and universities without dramatic improvements in the financial resources available to those institutions.

Second, if private universities and selective private colleges do find the resources to admit significantly larger numbers of students with low measured scholastic aptitude, and thus usually with relatively untrained reading skills, then these institutions must also discover ways to match their curricular offerings and performance expectations to what is appropriate for these new students. At the same time these colleges must avoid patterns of admissions, instruction, and grading that establish bimodal, two-class student communities in which sophisticated, aggressive, and academically successful students are also differentiated by their whiteness, and in which unsophisticated, less articulate, and less successful students are also distinguished by brown or black skin. Mutual respect among the races and individual self-respect will suffer if we fail in this task.

Finally, the CSS should reconsider the impact of recent changes in its expectations of family con-

tributions towards the cost of college education. Estimating contribution levels is partly an objective, scientific exercise, but it also requires a large measure of human judgment. Speaking only for myself, I hope that the sum of the human judgments that shape the future CSS guidelines will be to leave more scholarship money available for low-income students of all kinds.

Black Students in a White University

by Carl A. Fields

Ten years ago the impact of the black student on higher education was practically nonexistent. Attention was focused on the elementary and secondary school population and the attempts to bring about integration of public school facilities. The name of Martin Luther King was just beginning to be heard on radio and television; Stokely Carmichael was not nationally known; Rap Brown was smouldering, unknown to anyone. Adam Clayton Powell Jr. was still the most strident voice representing black America that anyone listened to in or out of the political arena.

The NAACP was building cases to bring before the Supreme Court, with Thurgood Marshall its formidable advocate. The Urban League was still hopeful of mediating the misunderstandings between white liberal groups and the emerging aggressive black ad hoc organizations.

Higher education, particularly the predominantly white institutions, was an interested but objective bystander, somewhat unsure of the role it had to play but secure in the knowledge that when the time came it would do the "right thing" because logic, reason, and good will would ensure fair play to anyone whom it absorbed.

An organization called the National Scholarship Service and Fund for Negro Students was about to complete a decade of placing "selected, qualified" black youth in certain good white colleges of the country, and Kenneth B. Clark made known the results of a study that proved black students could succeed in the best colleges and universities when exposed to good teaching practices and principles.

No matter what we think, in retrospect, of the efforts of these organizations, people, and students; no matter how minimal or token their effect; the plain fact is that these efforts opened the door of higher education in white institutions wider for blacks and other nonwhite groups than it had been in 200 years.

Prior to these efforts predominantly Negro institutions of higher learning, with inadequate financing and insufficient facilities, had exerted almost the entire effort in preparing black youth for productive and constructive lives in an almost totally indifferent society.

About seven years ago the biting logic of a Malcolm X and the withering criticism of men like James B. Conant, admittedly an unlikely tandem, helped to spur the nation under the Kennedy regime to greater efforts in education. From the admission of one or two blacks into white institutions, there was an expansion of small groups of 6, 10, and 12. What I call the "missionary ethic" began to operate: "Go out and save some so they can keep the others in line."

Six years ago few, if any, administrators in predominantly white institutions in this country knew what to expect or had thought much about how to cope with the spirit and intent of the new black student coming into their midst. What is more lamentable is the fact that they did not even think to use the sources of information that existed to try to anticipate the impact of groups of black students on their institutions. The situation was something like that of a woman who doesn't realize she is pregnant until labor pains begin.

It is not necessary at this time to set forth all the grievances that black students suffered as a result of this lack of anticipation and preparedness on the part of white institutions of higher education. You have probably read it for yourself in magazine and newspaper articles. It is necessary to state that as a result of this lack, black students quickly arrived at what they held to be an accu-

rate understanding of their role in developing viable educational settings and curriculums.

The question was no longer whether the black student could succeed, but whether the institution could respond quickly, sensitively, and comprehensively enough to include the black referent as an essential factor in educational development. The difficulty lies in the fact that predominantly white institutions of higher education have been loathe to accept the premise that a black student population is able to define problem situations and work toward their resolution, both academically and pragmatically. Let me sharpen this point with an example.

The movement for black studies (a generic term that refers to the knowledge, contribution, and development of black people) or even a black university is not, as some will simplistically state, an attempt to gain recognition per se. It is, to my mind, a testing process that will determine whether there is any real willingness to legitimately include the black experience as relevant to a society that is deemed democratic. If there is to be permanent exclusion the reasons must be clearly defined so that other realistic goals for survival can be set. If, on the other hand, there is genuine acknowledgment of the black experience, black students should take a major role in helping to shape programs and courses toward that excellence which all will share.

There are other disturbing facets to the black student's experience on white campuses that are, in a sense, more damaging to the future relationship than is readily apparent to the outside observer. They include the transference into the educational arena of the exploitation syndrome that has been so detrimental to development of black economic control. The tendency to regard the black student as a poor academic risk has been a major factor in this situation.

There has been, for many years, a carefully developed set of criteria for determining the extent to which any student should be aided in financing his education. The tables that are used, gathered from all available federal, state, and local economic data, spell out in clear terms what responsibility a family must take in contributing to the education of a child.

Cast against national norms, the figures have been validated against standards suited to the average or middle-class white family financial structure with gradations up or down from that status. Involved also is the reward for past scholastic performance in secondary school and the expectancy of continued scholastic efficiency in the area of higher education. To round out the picture there are provisions for loans and remuneration from work to help the student. It is what we currently call the financial aid package.

The federal government has played a significant role in making large sums of money available to colleges and universities, especially in the area of loans and work-study, to encourage "eligible or qualified" students to attend college. The assumption of some standard level of educational proficiency has been both implicit and explicit.

Looked at from this standpoint the student was given earned financial support, which in time would be returned to society in the form of skills and services necessary for the development and perpetuation of the society. Statistically, the position was valid because the absorption rate of the white graduate into the economy was high and his financial progress toward stability as a contributor to the society was, in the majority of cases, assured.

Against this background let us examine an average black student at any good college or university. Measured against the statistics for the average middle-class white family, certain inequities emerge. Higher rent, higher insurance rates, higher price of food, and costlier standard budget items immediately affect the black family and its ability to contribute financially to the education of a child. Consumer debt, for example, is an important factor of black family life in the middle-to-low income bracket. This directly affects the cash assets of the family but is not considered on the tables that deal with contribution to education out of financial assets.

Attendance at a public secondary school in a ghetto neighborhood is usually equated with a lower caliber of educational quality and preparation; therefore standardized test scores and other data validating scholastic achievement place the black student below his white counterpart. The

evidence of scholastic proficiency in a lower caliber secondary school leads to a cautious optimism in predicting scholastic proficiency in higher education. This labels the black student a "risk." The financial packaging he receives reflects this risk since there is less in outright grant for scholarship and more aid in the form of loan and work-study to justify a calculated possible failure before the end of a four-year period.

At the end of four years, he has a higher loan to repay and lower marks because of a more intensive work situation while in school. There is a lower rate of absorption into the economy and the time it takes him to reach a financial level of stability that will assure a steady contributory relationship to society is almost twice as long as that of his white counterpart. In most cases that monetary return for skills and services remains lower.

The exploitation syndrome that I mentioned is subtle, but it is there. Against the knowledge of economic and educational disadvantages over which he has no control, the black student is helped (or penalized) by still other uncontrollable conditions: more loan and work aid and fewer scholarships. He is faced with a minimal labor market situation with lower earning power—over which he has no control. In other words, the education received, which purports to improve his economic status, actually induces acceptance of lower pay for equal work responsibility compared to the experience of his white counterpart. In many instances neither job nor pay is equal. The illusion of equal return for equal effort is exploitative in concept and practice.

There is another facet of the black student's experience that is equally deleterious because of the confusion that accompanies it. That is the tendency of institutions to meet all the financial needs of the black student without regard to the reality of his situation in a kind of behind-the-back reparation for past educational deficiency. This is counterproductive, even when the intent is good, because it is not geared to any significant expectation of excellence by the student and rewards him for his staying power rather than his progressive achievement.

Another aspect of the black student on the white campus needs attention. This is the role that the federal government is playing in setting up anxieties, ambivalences, and possible conflict with its vacillating policies in legislating aid to higher education.

For the past decade the government has encouraged, even mandated, colleges and universities to equalize the opportunities for black students in higher education. Money and programs have been approved and implementation has been hastened in order to make additional numbers of educated black citizens available to the nation. From a rather desultory beginning colleges and universities, public and private, have finally reached a point where they can begin to maximize these efforts. Recruiting efforts have been stepped up and admissions criteria reevaluated. Then, suddenly, things seem to be going in reverse!

In an inane effort to deal with general student unrest and its causes, Congress starts cutting back on money. This seems to be the only useful weapon that the United States knows how to use. Shooting straight from the hip Congress fires buckshot instead of a well-placed bullet. For example, in an effort to penalize campus demonstrators, the Guaranteed Loan Program was cut in the spring of 1969. Banks would not renew loans of many students. Blacks at many state universities were jeopardized because they had no other sources of funds to defray educational costs. The effect on colleges' and universities' efforts to admit more deserving black students might be disastrous. Why? Because the main source of funds used to finance black students' education—loans and work-study funds—will be drastically curtailed. It is part of a familiar story. Last to be admitted, first to be affected!

The domino effect of this action has other serious ramifications. Colleges and universities have been admitting larger numbers of black students under two conflicting pressures. First, the pressure from black students and the black community for admission of more black students. Second, the pressure from ultraconservatives, outright racists, and alarmed alumni against admitting more blacks who might lower standards, take up spaces normally given to other whites, or

despoil the formerly reserved and exclusive white territory of education. The anxiety and uncertainty that characterized the efforts of administrators on most predominantly white campuses as they tried to deal with "the unknown black student" was about to be mollified as a result of initial successes. They could resist the reactionary forces that would maintain the status quo, with the knowledge that funds of some respectable dimension in relation to need were available. The future is now more bleak, the anxiety and uncertainty greater, since these institutions are faced with the difficult problem of whom to admit when money for support is in short supply.

Should they continue to admit larger numbers of potentially able blacks with a higher ratio of financial need, or cut back in order to take the white student whose academic credentials plus lower financial need might be more palatable to their constituencies?

Should they opt for the old elitest standards in selecting "qualified blacks," thereby cutting out those whom they cannot readily identify as good academic risks? Should organizations like the College Scholarship Service continue their efforts to find more realistic methods for defining and refining financial criteria geared to the real conditions of black families or should they make certain minimal adjustments, secure in the knowledge that only a few blacks will be affected by policies and criteria geared to the traditional average group? These are examples of the kinds of critical questions and issues that will determine the future of black students on white campuses.

The black student, whether he is marginally qualified or highly capable, clearly understands the critical nature of these questions and their effect on his future. Under these tenuous, tension-producing circumstances there is little mystery to the nature of demands on educational administrations for building programs and personnel that can be clearly identified as commitments to the black student's continued and increasing presence in higher education. These are the traditional landmarks of belonging, of recognition, of visibility.

There are other sociological and psychological factors that affect the black student on the white campus. Again, I refer you to some of the recent material in magazines, periodicals, and newspapers. I will cite one that is most prominent. It has been said that blacks, because they do not have certain familial advantages common to whites, have no real sense of community. Yet it has been the experience of every white campus that, whenever there are substantial numbers of black students, there is a sense of community so dynamic and a social awareness so intense that the ratio of institutional change to numbers of blacks is all out of proportion to other norms. This sense of community is commonly labeled "separatism" on white campuses.

The inquiry should not be focused on why blacks separate, but how this sense of community can be effectively articulated with that of other groups to bring about the reasonable, necessary alterations or changes that make use of the best of the past and room for inclusion of the best of the present and future in a dynamic learning environment.

Anthony Lewis in his column on the "University," New York Times, October 12, 1969, made a statement that epitomizes not only the dilemma of the university generally, but that of black students in particular: "Universities in America today are cities in microcosm, with the same turbulence of emotion, divided loyalties and potential for bitterness, and they therefore need new-style politicians to run them—men of sympathy, imagination and flexibility."

The black students on black and white campuses represent in microcosmic form black people in our total society. They are the very visible symbols of all that has been wrong in the past, and all that can be right in the future.

The task of this conference is not just to redress past inconsistencies and inequalities in dealing with the access of black students to higher education but to be sure that if it is humanly possible those denigratory, denying, second-class-reinforcing situations never occur again in our time. To accomplish this objective I propose a basic, major recommendation: Predominantly white institutions of higher education must commit themselves to an all-out effort to include numbers of black students in proportion to their

presence in the total population and develop the integrative factors that need the energies, skills, and dedication of black and white students who can restructure society.

In order to accomplish this recommendation there are two essential criteria that must be considered: (1) We must interpret the right to life, liberty, and the pursuit of happiness to be totally connected to the acquisition of skills and knowledge related to modern society. Sound education is one of the major steps that can lead people of all stations and levels into the precincts of these rights. (2) Priorities in material assets, which directly or indirectly condition the statistical or fiscal validity of the selection of students, must be reordered. We must give presence and credibility to those whose hopes for freedom and liberation lie in desire, motivation, and the courage to overcome formidable obstacles in order to contribute to a developing maturity in human effort in ways to survive without war or violence.

Report of the Colloquium Director

One major concern of those individuals who organized the CSS colloquium on "financing equal opportunity in higher education" was to make it a participant-structured experience that would provide a vehicle for the participants to direct the eventual course of the colloquium recommendations. In order to accomplish this, the assembled body was divided into eight discussion groups. These groups were scheduled to meet after each formal presentation. But, in fact, many of them continued to work long hours after the formally scheduled meetings. Spontaneous meetings continued to crop up throughout the week at various locations, and issues were being discussed on what seemed to be an almost round-the-clock basis.

The eight papers contained in this booklet reflect the presentations of five individuals who were professionally involved with the problems suggested by the theme of this colloquium and three who were on the receiving end of financial aid policy—namely students. In addition, the participants had the opportunity to hear a preview of a report by George Nash, who at the time was conducting a study, for the Twentieth Century Fund, concerning university involvement in the urban crisis. The study is expected to be available sometime in 1971.

In addition to the formal presentations, there was an open-forum meeting on Wednesday evening to give individuals the opportunity to pose those questions they considered to be of foremost importance. On the last day, the eight discussion groups reported back to the colloquium. The resolutions made in the eight subgroups were adopted as the general consensus of the assembled group. In addition, the first order of business on the last morning was to vote on a resolution that had been presented and discussed at the Wednesday evening meeting. The resolution stated:

"The assembled body, in recognition of the need for a workable program of massive financial aid to higher education for minority-group populations and also recognizing the need for direct input of information into that program from those minority-group populations who will be most directly affected by the program, does hereby approve and endorse the commission of a panel of representatives of black, chicano, Puerto Rican, and Indian communities by the College Scholarship Service.

"This panel will be charged with the task of producing a document identifying the needs of these minority groups and containing a workable program for implementing massive financial aid to higher education for said groups that are sensitive to these needs. This document will be disseminated to the higher education community by the College Scholarship Service and to the appropriate bodies which are empowered to implement this program. The panel should be convened as quickly as possible and should attempt to complete its task within ninety days."

All but one member present agreed that the resolution should be supported and urged the College Scholarship Service to implement it as soon as possible.

The presentation of the group reports by the eight group leaders revealed that their concerns and recommendations were similar. In summarizing the reports, it is evident that, though the ideas discussed covered a wide range, two themes recurred with amazing frequency: the need for a strong, unified voice representing the financial aid community in Washington; and a genuine com-

mitment of all to provide equal educational opportunity.

No one in Washington is speaking for the student—that fact is clear. There are strong interest lobbies for institutions and other special-interest groups, but no one has consistently and effectively stood up with a strong and powerful voice for students. *We clearly see this need as one that falls upon the shoulders of financial aid officers.* We must gather all the support we can muster from other educational agencies; but we, as a group of professionals, must forcefully organize into a national front. The joining of forces must demand more leadership from blacks, chicanos, Native Americans, Puerto Ricans, and poor whites—the minority/poverty leadership must be brought to focus on the problem. The machinery for forming a strong national group already exists through the National Association of Student Aid Administrators; but what is really needed is full-time, professional, sophisticated, effective lobbying. In order to achieve it, the national association must be strengthened, and funds must be provided.

Three subpoints are ancillary to the main theme:

1. Instead of continuing to merely react to Washington's movements on this front, we must become the initiator, innovator, and a progressive force toward positive action. We must develop and strongly support an input into policy formation at the national level that is capable of responding quickly to changes in the educational environment. We have not had that input in the past and it seems absolutely essential to us that the wealth of institutional and state experience be used in determining what national policy should be.

2. We must undertake research within our institutions to produce useful, hard data to support our claims for a larger share of educational dollars. Eighty percent of federal expenditure goes for research and development, presumably because it produces something. In order to redirect the allocation of those and other funds, we must prove that our dollars produce. It can be done, but we need far more scientific and less emotional support.

3. We must take the initiative to form a coalition of educational forces—such as joining with the American Personnel and Guidance Association, American Council on Education, Association of Land Grant Colleges, Black Student Union, Association of College Admissions Counselors, American Association of Collegiate Registrars and Admissions Officers, National Student Association, American Association of University Professors—to place equal educational opportunity higher on the agenda of national education associations.

The federal government will have to bear the lion's share of making the financing of equal opportunity a reality. Clearly there seems no other direction that can or should be taken, but that fact does not in any way absolve the states or individual institutions from doing everything possible to supplement and extend those opportunities for education that are regarded as a right of every citizen. To the state, institution, and individual on every campus this means a commitment that has been made quite often in rhetoric, but too infrequently through programs of action.

We are greatly concerned about management problems relating to the inadequate funds now provided by the Congress. All too frequently funds in several of the programs revert to the federal treasury as unused because of patchwork administrative rules. Institutions are not getting maximum use from their dollars at present and we would urge that the United States Office of Education diligently work toward finding ways to increase efficiency in this area.

We do not believe that there is a truly universal commitment to equal opportunity. There should be a commitment for specific action to achieve equal opportunity, rather than just verbal expression of concern. The level of commitment should be to achieve a proportion of minority/poverty students in higher education at least equal to the national distribution of minority/poverty populations.

The commitment must come from the top down in the college administrative hierarchy. It should also be understood that the financial aid officer cannot relieve himself of his professional responsibility to work toward the establishment of favor-

able institutional policies and practices.

It was felt quite strongly that financial aid should go directly to the student. Putting money directly into the hands of students might bring about substantial changes in current financial aid practices. The traditional role of the financial aid officer would change. Even now it is widely recognized that counseling is the primary function of the financial aid officer and the actual distribution of monies quite a secondary role. It is, therefore, suggested that more attention be given to the counseling functions of the financial aid officer by professional and supportive organizations. A consumer's market in education would have many advantages, but it could only be attempted with the full commitment of Congress. To do otherwise would create utter chaos.

It must also be recognized that colleges may have to change their basic structure in order to effectively cope with the widely diverse problems that they currently must face. They must commit themselves to the solution of these problems because the gap between promise and fulfillment in this country seems to be growing wider. Grave concern about that disparity was a theme echoed throughout the speeches at this colloquium and again throughout the discussion groups.

We urge institutions to make every effort to coordinate the work of admissions and financial aid. In the case of disadvantaged students, they are not separate decisions, but highly interrelated and interdependent.

It is also strongly recommended that the six professional associations of financial aid administrators, the College Scholarship Service, the American College Testing Program, and the state associations hold seminars and workshops for college and university presidents, faculty, legislators, and others to fully acquaint them with the role of financial aid in equalizing opportunity — not only its economic considerations but its effective place in the total educational structure.

We urge each institution to review its present policies and practices with respect to part-time students to make certain that those policies do not result in subtle, discriminating practices for groups whose needs are not identical to those able to pursue education on a full-time basis.

Further, we urge institutions to secure the employment of financial aid officers from minority/poverty populations, so that the institution at least increases the likelihood that the financial aid officer will comprehend the student's predicament.

Finally, we urge that the College Scholarship Service take the results of this colloquium to the highest education councils of this nation, so that what has been done here and the spirit of commitment that has arisen here will not perish in some archive as a collection of worthless platitudes.

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